



# Bank Holding Company Performance Report September 30, 2015

**BHC Name** JPMORGAN CHASE & CO.

**City/State** NEW YORK, NY

## Bank Holding Company Information

RSSD Number: 1039502

Federal Reserve District: 2

Consolidated Assets (\$000): 2,417,121,000

Peer Group Number: 1 Number in Peer Group: 101

Number of Bank Subsidiaries: 3

| Peer Group Number | Description |
|-------------------|-------------|
|-------------------|-------------|

- |   |  |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion  |
| 2 | Consolidated assets between \$3 billion and \$10 billion   |
| 3 | Consolidated assets between \$1 billion and \$3 billion  |
| 4 | Consolidated assets between \$500 million and \$1 billion  |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9 | Atypical and second-tier bank holding companies  |

**ADDRESS:**  
JPMORGAN CHASE & CO.  
270 PARK AVENUE  
NEW YORK, NY 10017

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## Table of Contents

| Section   | Page Number |
|---|-------------|
| Summary Ratios .....  | 1           |
| <b>CONSOLIDATED INFORMATION:</b>  |             |
| Income Statement - Revenues and Expenses .....  | 2           |
| Relative Income Statement and Margin Analysis .....   | 3           |
| Non-Interest Income and Expenses .....  | 4           |
| Assets .....  | 5           |
| Liabilities and Changes in Capital .....  | 6           |
| Percent Composition of Assets .....   | 7           |
| Loan Mix and Analysis of Concentrations of Credit .....   | 7A          |
| Liquidity and Funding .....   | 8           |
| Derivatives and Off-Balance-Sheet Transactions .....  | 9           |
| Derivative Instruments .....  | 10          |
| Derivatives Analysis .....  | 11          |
| Allowance and Net Loan and Lease Losses .....   | 12          |
| Past Due and Nonaccrual Assets .....  | 13          |
| Past Due and Nonaccrual Loans and Leases .....  | 13A         |
| Past Due and Nonaccrual Loans and Leases—Continued .....  | 13B         |
| Risk-Based Capital (Beginning March 2015, Replaced by Page 14A) .....                                       | 14          |
| Regulatory Capital Components and Ratios (Beginning March 2015, Page 14A Applies to all Institutions) ..... | 14A         |
| Insurance and Broker-Dealer Activities .....  | 15          |
| Foreign Activities .....  | 16          |
| Servicing, Securitization and Asset Sale Activities—Part 1 .....  | 17          |
| Servicing, Securitization and Asset Sale Activities—Part 2 .....  | 18          |
| Servicing, Securitization and Asset Sale Activities—Part 3 .....  | 19          |
| <b>PARENT COMPANY INFORMATION:</b>  |             |
| Parent Company Income Statement .....   | 20          |
| Parent Company Balance Sheet .....  | 21          |
| Parent Company Analysis—Part 1 .....  | 22          |
| Parent Company Analysis—Part 2 .....  | 23          |

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BHC Name JPMORGAN CHASE &amp; CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCPR  
Page 1

## Summary Ratios

|   | 09/30/2015 |               |     | 09/30/2014 |               |     | 12/31/2014 |               |     | 12/31/2013 |               |     | 12/31/2012 |               |      |  |
|---|------------|---------------|-----|------------|---------------|-----|------------|---------------|-----|------------|---------------|-----|------------|---------------|------|--|
|   | BHC        | Peer 1        | Pct  |  |
| Average assets (\$000) .....  |            | 2,484,406,000 |     |            | 2,418,883,000 |     |            | 2,440,040,750 |     |            | 2,372,436,250 |     |            | 2,263,223,500 |      |  |
| Net income (\$000) .....  |            | 19,008,000    |     |            | 16,814,000    |     |            | 21,745,000    |     |            | 17,923,000    |     |            | 21,284,000    |      |  |
| Number of BHCs in peer group .....  |            | 101           |     |            | 91            |     |            | 90            |     |            | 90            |     |            | 90            |      |  |
| <b>EARNINGS AND PROFITABILITY</b>   |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| <b>PERCENT OF AVERAGE ASSETS:</b>   |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Net interest income (TE).....   | 1.79       | 2.74          | 14  | 1.85       | 2.89          | 14  | 1.84       | 2.88          | 14  | 1.87       | 2.84          | 16  | 2.03       | 2.90          | 18   |  |
| + Non-interest income .....   | 2.04       | 1.67          | 68  | 2.19       | 1.52          | 77  | 2.11       | 1.51          | 75  | 2.23       | 1.74          | 72  | 2.22       | 1.88          | 68   |  |
| - Overhead expense .....  | 2.41       | 3             | 27  | 2.53       | 2.94          | 30  | 2.51       | 2.93          | 29  | 2.99       | 3.15          | 48  | 2.87       | 3.34          | 39   |  |
| - Provision for loan and lease losses .....                                 | 0.13       | 0.15          | 55  | 0.13       | 0.14          | 60  | 0.13       | 0.14          | 60  | 0.01       | 0.19          | 16  | 0.15       | 0.33          | 34   |  |
| + Securities gains (losses).....  | 0.01       | 0.02          | 51  | 0.00       | 0.01          | 41  | 0.00       | 0.02          | 40  | 0.03       | 0.02          | 70  | 0.09       | 0.04          | 82   |  |
| + Other tax equiv adjustments.....  | 0.08       | 0.00          | 98  | 0.07       | 0.00          | 97  | 0.07       | 0.00          | 96  | 0.00       | 0.00          | 40  | 0.00       | 0.00          | 45   |  |
| = Pretax net oper income (TE) .....   | 1.37       | 1.38          | 50  | 1.45       | 1.43          | 57  | 1.38       | 1.42          | 50  | 1.13       | 1.40          | 28  | 1.31       | 1.28          | 49   |  |
| Net operating income.....   | 1.02       | 0.94          | 60  | 0.93       | 0.95          | 47  | 0.89       | 0.96          | 43  | 0.76       | 0.94          | 29  | 0.94       | 0.88          | 58   |  |
| Net income.....   | 1.02       | 0.95          | 60  | 0.93       | 0.95          | 47  | 0.89       | 0.96          | 43  | 0.76       | 0.94          | 29  | 0.94       | 0.87          | 60   |  |
| Net income (sub S adjusted) .....   |            | 0.99          |     |            |               |     |            |               |     |            |               |     |            |               | 0.17 |  |
| <b>PERCENT OF AVG EARNING ASSETS:</b>                                       |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Interest income (TE) .....  | 2.28       | 3.54          | 9   | 2.39       | 3.73          | 8   | 2.37       | 3.71          | 8   | 2.50       | 3.82          | 8   | 2.80       | 4.08          | 8    |  |
| Interest expense .....  | 0.32       | 0.46          | 39  | 0.36       | 0.49          | 47  | 0.35       | 0.49          | 42  | 0.43       | 0.60          | 48  | 0.55       | 0.74          | 43   |  |
| Net interest income (TE).....   | 1.95       | 3.04          | 12  | 2.03       | 3.20          | 11  | 2.02       | 3.18          | 12  | 2.06       | 3.17          | 13  | 2.26       | 3.28          | 16   |  |
| <b>LOSSES, ALLOW, AND PAST DUE + NONACCR:</b>                               |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Net Ln&Ls losses / Avg loans & leases .....                                 | 0.51       | 0.27          | 83  | 0.62       | 0.29          | 86  | 0.62       | 0.30          | 85  | 0.77       | 0.44          | 82  | 1.22       | 0.74          | 79   |  |
| Earnings coverage of net losses (X).....                                    | 8.55       | 22.94         | 44  | 7.53       | 32.47         | 45  | 7.17       | 32.42         | 40  | 4.51       | 19.55         | 30  | 3.57       | 8.80          | 46   |  |
| Ln&Ls allowance / Total Lns&Ls not held-for-sale .....                      | 1.63       | 1.15          | 87  | 1.94       | 1.28          | 86  | 1.82       | 1.24          | 87  | 2.16       | 1.42          | 89  | 2.91       | 1.64          | 91   |  |
| Ln&Ls allowance / Total loans & leases.....                                 | 1.63       | 1.13          | 87  | 1.93       | 1.27          | 86  | 1.80       | 1.23          | 86  | 2.13       | 1.40          | 87  | 2.89       | 1.61          | 92   |  |
| Nonaccr Lns&Ls + ORE / Lns&Ls + ORE.....                                    | 1.38       | 1.01          | 77  | 1.70       | 1.18          | 78  | 1.61       | 1.09          | 78  | 2.18       | 1.40          | 81  | 3.34       | 1.94          | 83   |  |
| 30-89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001)..... | 0.95       | 0.51          | 86  | 1.09       | 0.57          | 88  | 1.15       | 0.60          | 85  | 1.13       | 0.68          | 85  | 1.25       | 0.87          | 75   |  |
| <b>LIQUIDITY AND FUNDING:</b>   |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Net noncore funding dependence.....   | 5.51       | 16.20         | 24  | 4.02       | 16.99         | 19  | 1.63       | 17.28         | 15  | 9.71       | 17.98         | 34  | 24.79      | 19.34         | 67   |  |
| Net ST noncore funding dependence .....                                     | -38.79     | 1.71          | 8   | -44.31     | 4.18          | 6   | -47        | 4.06          | 6   | -38.59     | 3.61          | 6   | -20.71     | 3.44          | 9    |  |
| Net loans and leases/total assets .....                                     | 33.63      | 60.75         | 10  | 29.99      | 61.39         | 6   | 30.01      | 61.48         | 5   | 31         | 60.31         | 6   | 31.23      | 57.97         | 9    |  |
| <b>CAPITALIZATION:</b>  |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Tier 1 leverage ratio.....  | 8.39       | 9.51          | 29  | 7.63       | 9.82          | 13  | 7.56       | 9.82          | 12  | 7.07       | 9.63          | 7   | 7.13       | 9.38          | 12   |  |
| Equity capital / Total assets .....   | 10.17      | 11.79         | 26  | 9.14       | 11.84         | 11  | 9.01       | 11.73         | 12  | 8.74       | 11.61         | 12  | 8.65       | 11.30         | 18   |  |
| Equity capital + minority int/total assets .....                            | 10.18      | 11.89         | 25  | 9.16       | 12.01         | 10  | 9.03       | 11.90         | 9   | 8.76       | 11.78         | 10  | 8.68       | 11.59         | 17   |  |
| Tier 1 Common Eq Cap / T RWA .....  | 11.55      | 12.30         | 50  |            | 12.09         |     |            | 11.97         |     | 10.49      | 11.79         | 28  | 11.07      | 11.43         | 47   |  |
| Net Loans&Ls / Equity capital (X) .....                                     | 3.31       | 5.19          | 16  | 3.28       | 5.20          | 14  | 3.33       | 5.27          | 14  | 3.55       | 5.28          | 15  | 3.61       | 5.20          | 20   |  |
| Cash dividends / Net income .....   | 31.22      | 28.97         | 53  | 31.84      | 27.09         | 56  | 33.12      | 27.42         | 57  | 35.65      | 27.33         | 68  | 25.26      | 25.15         | 53   |  |
| Cash dividends / Net income (sub S adj) .....                               |            | 13.11         |     |            |               |     |            |               |     |            |               |     |            | -19.73        |      |  |
| Retained earnings / Avg equity cap .....                                    | 7.32       | 5.42          | 75  | 6.88       | 5.74          | 66  | 6.47       | 5.68          | 65  | 5.70       | 5.83          | 49  | 8.68       | 5.49          | 81   |  |
| <b>GROWTH RATES:</b>  |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Assets .....  | -4.34      | 6.87          | 8   | 2.57       | 8.19          | 34  | 6.50       | 9.24          | 47  | 2.40       | 2.86          | 48  | 4.12       | 5.95          | 46   |  |
| Equity capital .....  | 6.40       | 6.17          | 64  | 11.74      | 9.85          | 75  | 9.73       | 9.51          | 70  | 3.48       | 5.10          | 42  | 11.17      | 7.54          | 70   |  |
| Net loans and leases .....  | 7.28       | 8.56          | 53  | 3.01       | 10.88         | 21  | 3.11       | 11.05         | 18  | 1.64       | 5.13          | 31  | 3.07       | 7.92          | 32   |  |
| Noncore funding .....   | -7.50      | 3.18          | 21  | -2.04      | 11.04         | 39  | 4.60       | 11.46         | 42  | -3.25      | 0.16          | 40  | 3.63       | -4.26         | 71   |  |
| <b>PARENT COMPANY RATIOS:</b>   |            |               |     |            |               |     |            |               |     |            |               |     |            |               |      |  |
| Short-term debt / Equity capital .....                                      | 11.83      | 2.04          | 90  | 28.45      | 2.21          | 94  | 30.16      | 2.43          | 94  | 37.39      | 2.95          | 94  | 38.68      | 2.47          | 94   |  |
| Long-term debt / Equity capital .....                                       | 64.21      | 12.75         | 93  | 63.60      | 10.65         | 93  | 64.98      | 10.76         | 94  | 65.52      | 12.70         | 92  | 69.25      | 13.81         | 92   |  |
| Equity investment in subs / Equity cap .....                                | 106.39     | 102           | 71  | 111.86     | 102.60        | 83  | 110.85     | 102.66        | 81  | 117.41     | 104.36        | 84  | 106.14     | 106.52        | 56   |  |
| Cash FR op + noncash + op exp / Op exp + div.....                           | 136.47     | 142.64        | 57  | 99.78      | 140.96        | 26  | 138.25     | 149.64        | 51  | 73.11      | 169.33        | 17  | 120.11     | 160.13        | 48   |  |

**Income Statement—Revenues and Expenses**

| (\$000)  | 09/30/2015 | 09/30/2014 | 12/31/2014 | 12/31/2013 | 12/31/2012 | Percent Change |
|--|------------|------------|------------|------------|------------|----------------|
|  |            |            |            |            |            | 1-yr           |
| Interest and fees on loans .....                 | 24,770,000 | 24,404,000 | 32,576,000 | 33,770,000 | 36,006,000 | 1.50           |
| Income from lease financing receivables .....    | 63,000     | 83,000     | 100,000    | 136,000    | 141,000    | -24.10         |
| Fully taxable income on loans and ls.....        | 24,610,000 | 24,291,000 | 32,410,000 | 33,617,000 | 35,878,000 | 1.31           |
| Tax exempt income on loans and ls.....           | 223,000    | 196,000    | 266,000    | 289,000    | 269,000    | 13.78          |
| Est tax benefit on inc on loans & ls.....        | 123,605    | 114,558    | 155,127    | 167,164    | 188,554    | 7.90           |
| Income on loans and leases (TE) .....            | 24,956,605 | 24,601,558 | 32,831,127 | 34,073,164 | 36,335,554 | 1.44           |
| Investment interest income (TE).....             | 6,831,395  | 7,354,442  | 9,830,873  | 8,245,836  | 8,361,446  | -7.11          |
| Interest on due from depository inst.....        | 972,000    | 893,000    | 1,221,000  | 1,041,000  | 715,000    | 8.85           |
| Interest income on other earning assets .....    | 6,173,000  | 6,723,000  | 8,991,000  | 10,342,000 | 11,605,000 | -8.18          |
| Total interest income (TE).....                  | 38,933,000 | 39,572,000 | 52,874,000 | 53,702,000 | 57,017,000 | -1.61          |
| Interest on time deposits of \$100K or more..... | 205,000    | 155,000    | 218,000    | 300,000    | 396,000    | 32.26          |
| Interest on time deposits < \$100K.....          | 38,000     | 62,000     | 79,000     | 157,000    | 240,000    | -38.71         |
| Interest on foreign office deposits.....         | 388,000    | 638,000    | 820,000    | 999,000    | 1,310,000  | -39.18         |
| Interest on other deposits.....                  | 334,000    | 387,000    | 516,000    | 611,000    | 709,000    | -47.48         |
| Interest on other borrowings & trad liab.....    | 4,036,000  | 4,338,000  | 5,699,000  | 6,681,000  | 7,871,000  | -6.96          |
| Interest on sub debt & mand conv sec .....       | 532,000    | 428,000    | 565,000    | 602,000    | 627,000    | 24.30          |
| Total interest expense.....                      | 5,533,000  | 6,008,000  | 7,897,000  | 9,350,000  | 11,153,000 | -7.91          |
| Net interest income (TE).....                    | 33,400,000 | 33,564,000 | 44,977,000 | 44,352,000 | 45,864,000 | -0.49          |
| Non-interest income .....                        | 38,028,000 | 39,704,000 | 51,394,000 | 52,862,000 | 50,222,000 | -4.22          |
| Adjusted operating income (TE) .....             | 71,428,000 | 73,268,000 | 96,371,000 | 97,214,000 | 96,086,000 | -2.51          |
| Overhead expense .....                           | 44,885,000 | 45,915,000 | 61,341,000 | 70,991,000 | 65,054,000 | -2.24          |
| Provision for loan and lease losses .....        | 2,463,000  | 2,368,000  | 3,224,000  | 188,000    | 3,387,000  | 4.01           |
| Securities gains (losses).....                   | 129,000    | 48,000     | 77,000     | 667,000    | 2,110,000  | 168.75         |
| Other tax equivalent adjustments.....            | 1,407,000  | 1,251,000  | 1,788,000  | 0          | 0          | 12.47          |
| Pretax net operating income (TE).....            | 25,616,000 | 26,284,000 | 33,671,000 | 26,702,000 | 29,755,000 | -2.54          |
| Applicable income taxes.....                     | 4,323,000  | 7,384,000  | 8,954,000  | 7,991,000  | 7,633,000  | -41.45         |
| Tax equivalent adjustments .....                 | 2,229,000  | 1,974,000  | 2,773,000  | 697,000    | 743,000    | 12.92          |
| Applicable income taxes (TE) .....               | 6,552,000  | 9,358,000  | 11,727,000 | 8,688,000  | 8,376,000  | -29.99         |
| Minority interest .....                          | 56,000     | 112,000    | 199,000    | 91,000     | 95,000     | -50            |
| Net operating income.....                        | 19,008,000 | 16,814,000 | 21,745,000 | 17,923,000 | 21,284,000 | 13.05          |
| Net extraordinary gains (losses).....            | 0          | 0          | 0          | 0          | 0          |                |
| Net income .....                                 | 19,008,000 | 16,814,000 | 21,745,000 | 17,923,000 | 21,284,000 | 13.05          |
| <b>MEMORANDA:</b>                                |            |            |            |            |            |                |
| Net inc-BHC & noncontrol (minority) int.....     | 19,064,000 | 16,926,000 | 21,944,000 | 18,014,000 | 21,379,000 | 12.63          |
| Investment securities income (TE) .....          | 6,831,395  | 7,354,442  | 9,830,873  | 8,245,836  | 8,361,446  | -7.11          |
| U.S. Treasury and agency sec (excl MBS) .....    | 29,000     | 67,000     | 89,000     | 105,000    | 112,000    | -56.72         |
| Mortgage-backed securities.....                  | 3,097,000  | 3,541,000  | 4,730,000  | 3,830,000  | 3,594,000  | -12.54         |
| All other securities .....                       | 3,705,395  | 3,746,442  | 5,011,873  | 4,310,836  | 4,655,446  | -1.10          |
| Cash dividends declared .....                    | 5,935,000  | 5,353,000  | 7,203,000  | 6,390,000  | 5,376,000  | 10.87          |
| Common .....                                     | 4,838,000  | 4,554,000  | 6,078,000  | 5,585,000  | 4,729,000  | 6.24           |
| Preferred.....                                   | 1,097,000  | 799,000    | 1,125,000  | 805,000    | 647,000    | 37.30          |
|  |            |            |            |            |            | 126.19         |

**Relative Income Statement and Margin Analysis**

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer 1 | Pct |
| <b>PERCENT OF AVERAGE ASSETS:</b>                 |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Interest income (TE).....                         | 2.09       | 3.19   | 10  | 2.18       | 3.37   | 10  | 2.17       | 3.35   | 10  | 2.26       | 3.41   | 10  | 2.52       | 3.59   | 12  |
| Less: Interest expense.....                       | 0.30       | 0.42   | 40  | 0.33       | 0.44   | 47  | 0.32       | 0.44   | 47  | 0.39       | 0.53   | 48  | 0.49       | 0.65   | 46  |
| Equals: Net interest income (TE).....             | 1.79       | 2.74   | 14  | 1.85       | 2.89   | 14  | 1.84       | 2.88   | 14  | 1.87       | 2.84   | 16  | 2.03       | 2.90   | 18  |
| Plus: Non-interest income.....                    | 2.04       | 1.67   | 68  | 2.19       | 1.52   | 77  | 2.11       | 1.51   | 75  | 2.23       | 1.74   | 72  | 2.22       | 1.88   | 68  |
| Equals: Adj operating income (TE).....            | 3.83       | 4.56   | 29  | 4.04       | 4.53   | 34  | 3.95       | 4.51   | 36  | 4.10       | 4.73   | 36  | 4.25       | 4.89   | 38  |
| Less: Overhead Expense .....                      | 2.41       | 3      | 27  | 2.53       | 2.94   | 30  | 2.51       | 2.93   | 29  | 2.99       | 3.15   | 48  | 2.87       | 3.34   | 39  |
| Less: Provision for loan & lease losses.....      | 0.13       | 0.15   | 55  | 0.13       | 0.14   | 60  | 0.13       | 0.14   | 60  | 0.01       | 0.19   | 16  | 0.15       | 0.33   | 34  |
| Plus: Realized G/L on HTM securities .....        | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 54  | 0.00       | 0.00   | 51  | 0.00       | 0.00   | 51  | 0.00       | 0.00   | 52  |
| Plus: Realized G/L on AFS securities .....        | 0.01       | 0.02   | 52  | 0.00       | 0.01   | 39  | 0.00       | 0.02   | 39  | 0.03       | 0.02   | 69  | 0.09       | 0.04   | 82  |
| Plus: Other tax equiv adjustments.....            | 0.08       | 0.00   | 98  | 0.07       | 0.00   | 97  | 0.07       | 0.00   | 96  | 0.00       | 0.00   | 40  | 0.00       | 0.00   | 45  |
| Equals: Pretax net oper income (TE).....          | 1.37       | 1.38   | 50  | 1.45       | 1.43   | 57  | 1.38       | 1.42   | 50  | 1.13       | 1.40   | 28  | 1.31       | 1.28   | 49  |
| Less: Applicable income taxes (TE).....           | 0.35       | 0.45   | 30  | 0.52       | 0.49   | 60  | 0.48       | 0.47   | 57  | 0.37       | 0.44   | 37  | 0.37       | 0.42   | 40  |
| Less: Minority interest.....                      | 0.00       | 0.00   | 74  | 0.01       | 0.00   | 77  | 0.01       | 0.00   | 82  | 0.00       | 0.00   | 70  | 0.00       | 0.01   | 67  |
| Equals: Net operating income.....                 | 1.02       | 0.94   | 60  | 0.93       | 0.95   | 47  | 0.89       | 0.96   | 43  | 0.76       | 0.94   | 29  | 0.94       | 0.88   | 58  |
| Plus: Net extraordinary items.....                | 0.00       | 0.00   | 51  | 0.00       | 0.00   | 52  | 0.00       | 0.00   | 51  | 0.00       | 0.00   | 49  | 0.00       | 0.00   | 50  |
| Equals: Net income.....                           | 1.02       | 0.95   | 60  | 0.93       | 0.95   | 47  | 0.89       | 0.96   | 43  | 0.76       | 0.94   | 29  | 0.94       | 0.87   | 60  |
| Memo: Net income (last four qtrs) .....           | 0.96       | 0.97   | 53  | 0.91       | 0.94   | 47  | 0.89       | 0.96   | 43  | 0.76       | 0.94   | 29  | 0.94       | 0.86   | 61  |
| Net inc-BHC & noncontrol (minority) interest..... | 1.02       | 0.95   | 60  | 0.93       | 0.96   | 47  | 0.90       | 0.97   | 45  | 0.76       | 0.96   | 28  | 0.94       | 0.88   | 59  |
| <b>MARGIN ANALYSIS:</b>                           |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Avg earning assets / Avg assets.....              | 91.84      | 91.38  | 56  | 91.26      | 91.09  | 48  | 91.32      | 91.14  | 50  | 90.64      | 90.56  | 50  | 89.86      | 89.86  | 48  |
| Avg int-bearing funds / Avg assets .....          | 59.23      | 66.32  | 25  | 61.79      | 67.05  | 32  | 61.50      | 67     | 28  | 61.86      | 68.40  | 25  | 61.82      | 68.67  | 22  |
| Int income (TE) / Avg earning assets.....         | 2.28       | 3.54   | 9   | 2.39       | 3.73   | 8   | 2.37       | 3.71   | 8   | 2.50       | 3.82   | 8   | 2.80       | 4.08   | 8   |
| Int expense / Avg earning assets.....             | 0.32       | 0.46   | 39  | 0.36       | 0.49   | 47  | 0.35       | 0.49   | 42  | 0.43       | 0.60   | 48  | 0.55       | 0.74   | 43  |
| Net int inc (TE) / Avg earning assets .....       | 1.95       | 3.04   | 12  | 2.03       | 3.20   | 11  | 2.02       | 3.18   | 12  | 2.06       | 3.17   | 13  | 2.26       | 3.28   | 16  |
| <b>YIELD OR COST:</b>                             |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Total loans and leases (TE).....                  | 4.17       | 4.31   | 50  | 4.29       | 4.53   | 47  | 4.28       | 4.50   | 46  | 4.53       | 4.72   | 50  | 4.89       | 5.06   | 50  |
| Interest-bearing bank balances.....               | 0.29       | 0.28   | 63  | 0.32       | 0.28   | 72  | 0.31       | 0.28   | 68  | 0.37       | 0.32   | 72  | 0.61       | 0.31   | 90  |
| Fed funds sold & reverse repos.....               | 0.33       | 0.53   | 50  | 0.33       | 0.43   | 49  | 0.33       | 0.43   | 51  | 0.52       | 0.39   | 71  | 0.66       | 0.40   | 76  |
| Trading assets .....                              | 1.74       | 1      | 73  | 1.88       | 1.11   | 72  | 1.88       | 1.04   | 71  | 1.99       | 1.19   | 76  | 2.05       | 1.25   | 73  |
| Total earning assets.....                         | 2.23       | 3.48   | 9   | 2.35       | 3.67   | 8   | 2.33       | 3.65   | 8   | 2.46       | 3.77   | 8   | 2.77       | 4.03   | 8   |
| Investment securities (TE).....                   | 2.87       | 2.35   | 81  | 2.81       | 2.42   | 78  | 2.82       | 2.41   | 77  | 2.35       | 2.39   | 55  | 2.37       | 2.65   | 38  |
| U.S. Treasury & agency sec (excl MBS).....        | 0.33       | 1.46   | 8   | 0.41       | 1.29   | 15  | 0.45       | 1.29   | 15  | 0.53       | 1.23   | 22  | 0.97       | 1.49   | 29  |
| Mortgage-backed securities.....                   | 2.85       | 2.25   | 84  | 2.91       | 2.33   | 83  | 2.93       | 2.33   | 84  | 2.35       | 2.32   | 58  | 2.17       | 2.70   | 27  |
| All other securities .....                        | 3.22       | 3.81   | 42  | 3.02       | 3.90   | 39  | 3.05       | 4.09   | 37  | 2.61       | 4.15   | 29  | 2.64       | 4.25   | 25  |
| Interest-bearing deposits .....                   | 0.15       | 0.34   | 20  | 0.19       | 0.35   | 27  | 0.19       | 0.35   | 25  | 0.25       | 0.42   | 34  | 0.35       | 0.53   | 36  |
| Time deposits of \$100K or more.....              | 0.46       | 0.79   | 21  | 0.31       | 0.82   | 10  | 0.33       | 0.82   | 10  | 0.42       | 0.95   | 11  | 0.62       | 1.12   | 16  |
| Time deposits < \$100K .....                      | 0.23       | 0.76   | 8   | 0.42       | 0.81   | 14  | 0.40       | 0.82   | 13  | 0.85       | 0.96   | 44  | 1.05       | 1.23   | 42  |
| Other domestic deposits .....                     | 0.08       | 0.22   | 15  | 0.10       | 0.21   | 13  | 0.10       | 0.21   | 13  | 0.12       | 0.24   | 25  | 0.16       | 0.28   | 26  |
| Foreign deposits .....                            | 0.21       | 0.33   | 48  | 0.35       | 0.27   | 77  | 0.33       | 0.28   | 72  | 0.42       | 0.37   | 71  | 0.55       | 0.46   | 78  |
| Fed funds purchased and repos.....                | 0.30       | 0.54   | 63  | 0.29       | 0.53   | 65  | 0.29       | 0.57   | 69  | 0.24       | 0.72   | 56  | 0.22       | 0.91   | 42  |
| Other borrowed funds & trading liab.....          | 0.90       | 1.66   | 22  | 0.98       | 1.69   | 26  | 0.95       | 1.64   | 28  | 1.14       | 1.97   | 29  | 1.36       | 2.36   | 27  |
| All interest-bearing funds.....                   | 0.50       | 0.64   | 44  | 0.54       | 0.59   | 54  | 0.53       | 0.59   | 51  | 0.64       | 0.69   | 56  | 0.80       | 0.85   | 55  |

BHC Name JPMORGAN CHASE & CO.  
RSSD Number 1039502  
City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCPR  
Page 4

## Non-interest Income & Expenses

|  | 09/30/2015  | 09/30/2014  | 12/31/2014  | 12/31/2013  | 12/31/2012  |
|--|-------------|-------------|-------------|-------------|-------------|
| <b>NON-INTEREST INCOME &amp; EXPENSES: (\$000)</b> |             |             |             |             |             |
| Total non-interest income .....                    | 38,028,000  | 39,704,000  | 51,394,000  | 52,862,000  | 50,222,000  |
| Fiduciary activities income.....                   | 6,986,000   | 6,891,000   | 9,389,000   | 8,334,000   | 7,100,000   |
| Service charges on dep accts - domestic.....       | 3,365,000   | 3,323,000   | 4,446,000   | 4,469,000   | 4,628,000   |
| Trading revenue.....                               | 9,333,000   | 9,233,000   | 10,359,000  | 12,424,000  | 10,253,000  |
| Investment banking fees and commissions.....       | 8,981,000   | 8,410,000   | 11,457,000  | 11,214,000  | 10,518,000  |
| Insurance activities revenue.....                  | 17,000      | 33,000      | 46,000      | 267,000     | 444,000     |
| Venture capital revenue.....                       | 190,000     | 978,000     | 1,507,000   | 802,000     | 771,000     |
| Net servicing fees.....                            | 667,000     | 474,000     | 156,000     | 3,732,000   | 1,882,000   |
| Net securitization income.....                     | 0           | 0           | 0           | 0           | 0           |
| Net gain (loss) - sales of Ins, OREO, oth.....     | 343,000     | 347,000     | 341,000     | 2,310,000   | 300,000     |
| Other non-interest income .....                    | 8,146,000   | 10,015,000  | 13,693,000  | 9,310,000   | 14,326,000  |
| Total overhead expenses.....                       | 44,885,000  | 45,915,000  | 61,341,000  | 70,991,000  | 65,054,000  |
| Personnel expense .....                            | 23,134,000  | 23,531,000  | 30,511,000  | 31,388,000  | 31,007,000  |
| Net occupancy expense .....                        | 5,852,000   | 5,741,000   | 7,745,000   | 7,180,000   | 8,053,000   |
| Goodwill impairment losses.....                    | 0           | 68,000      | 276,000     | 0           | 0           |
| Amortization exp & impairmt loss (oth).....        | 124,000     | 314,000     | 380,000     | 637,000     | 957,000     |
| Other operating expenses .....                     | 15,775,000  | 16,261,000  | 22,429,000  | 31,786,000  | 25,037,000  |
| Fee income on mutual funds & annuities .....       | 4,257,000   | 2,279,000   | 3,103,000   | 2,728,000   | 2,277,000   |
| <b>MEMORANDA:</b>                                  |             |             |             |             |             |
| Assets under mgmt propety mut fndns & annuit ..... | 856,116,000 | 833,969,000 | 860,479,000 | 804,460,000 | 731,195,000 |
| Number of equivalent employees.....                | 229,064     | 234,588     | 233,374     | 242,304     | 248,633     |
| Average personnel expense per employee .....       | 100.99      | 100.31      | 130.74      | 129.54      | 124.71      |
| Average assets per employee .....                  | 10,845.90   | 10,311.20   | 10,455.50   | 9,791.16    | 9,102.67    |

|  | BHC   | Peer 1 | Pct |
|--|-------|--------|-----|-------|--------|-----|-------|--------|-----|-------|--------|-----|-------|--------|-----|
| <b>ANALYSIS RATIOS:</b>                      |       |        |     |       |        |     |       |        |     |       |        |     |       |        |     |
| Mutual fund fee inc / Non-int income .....   | 11.19 | 3.28   | 90  | 5.74  | 3.15   | 76  | 6.04  | 3.11   | 77  | 5.16  | 2.95   | 75  | 4.53  | 2.84   | 75  |
| Overhead exp / NII + non-int income.....     | 63.57 | 67.35  | 35  | 63.29 | 66.23  | 38  | 64.31 | 66.44  | 39  | 73.55 | 67.52  | 71  | 68.23 | 69.11  | 48  |
| <b>PERCENT OF AVERAGE ASSETS:</b>            |       |        |     |       |        |     |       |        |     |       |        |     |       |        |     |
| Total overhead expense.....                  | 2.41  | 3      | 27  | 2.53  | 2.94   | 30  | 2.51  | 2.93   | 29  | 2.99  | 3.15   | 48  | 2.87  | 3.34   | 39  |
| Personnel expense .....                      | 1.24  | 1.45   | 38  | 1.30  | 1.44   | 39  | 1.25  | 1.43   | 31  | 1.32  | 1.48   | 37  | 1.37  | 1.49   | 37  |
| Net occupancy expense.....                   | 0.31  | 0.32   | 48  | 0.32  | 0.33   | 43  | 0.32  | 0.33   | 46  | 0.30  | 0.34   | 37  | 0.36  | 0.34   | 53  |
| Other operating expenses.....                | 0.85  | 1.18   | 39  | 0.92  | 1.15   | 41  | 0.95  | 1.16   | 43  | 1.37  | 1.32   | 72  | 1.15  | 1.50   | 48  |
| Overhead less non-interest income .....      | 0.37  | 1.26   | 11  | 0.34  | 1.34   | 13  | 0.41  | 1.35   | 13  | 0.76  | 1.32   | 21  | 0.66  | 1.37   | 16  |
| <b>PERCENT OF ADJ OPER INCOME (TE):</b>      |       |        |     |       |        |     |       |        |     |       |        |     |       |        |     |
| Total overhead expense.....                  | 62.84 | 66.55  | 36  | 62.67 | 65.42  | 40  | 63.65 | 65.66  | 40  | 73.03 | 66.80  | 73  | 67.70 | 68.50  | 48  |
| Personnel expense .....                      | 32.39 | 33.21  | 40  | 32.12 | 32.51  | 42  | 31.66 | 32.38  | 41  | 32.29 | 31.92  | 42  | 32.27 | 31.26  | 46  |
| Net occupancy expense.....                   | 8.19  | 7.40   | 63  | 7.84  | 7.59   | 51  | 8.04  | 7.59   | 50  | 7.39  | 7.51   | 45  | 8.38  | 7.36   | 64  |
| Other operating expenses.....                | 22.26 | 25.45  | 50  | 22.72 | 24.78  | 53  | 23.95 | 25     | 58  | 33.35 | 26.49  | 81  | 27.05 | 29.46  | 53  |
| Total non-interest income.....               | 53.24 | 35.29  | 82  | 54.19 | 32.79  | 86  | 53.33 | 32.70  | 86  | 54.38 | 35.18  | 83  | 52.27 | 36.31  | 79  |
| Fiduciary activities income .....            | 9.78  | 2.27   | 92  | 9.41  | 2.70   | 90  | 9.74  | 2.67   | 90  | 8.57  | 2.42   | 89  | 7.39  | 2.18   | 86  |
| Serv charges dom deposit accts.....          | 4.71  | 4.34   | 52  | 4.54  | 4.83   | 44  | 4.61  | 4.81   | 45  | 4.60  | 4.76   | 46  | 4.82  | 4.61   | 52  |
| Trading revenue .....                        | 13.07 | 0.99   | 96  | 12.60 | 1.22   | 96  | 10.75 | 1.19   | 96  | 12.78 | 1.07   | 97  | 10.67 | 1.43   | 97  |
| Investment banking fees & commissns.....     | 12.57 | 3.30   | 89  | 11.48 | 2.67   | 92  | 11.89 | 2.67   | 92  | 11.54 | 2.55   | 92  | 10.95 | 2.81   | 90  |
| Insurance activities revenue .....           | 0.02  | 0.93   | 27  | 0.05  | 0.79   | 30  | 0.05  | 0.79   | 29  | 0.27  | 0.96   | 50  | 0.46  | 1.11   | 59  |
| Venture capital revenue .....                | 0.27  | 0.05   | 88  | 1.33  | 0.07   | 94  | 1.56  | 0.08   | 94  | 0.82  | 0.06   | 94  | 0.80  | 0.11   | 90  |
| Net servicing fees .....                     | 0.93  | 0.53   | 80  | 0.65  | 0.62   | 66  | 0.16  | 0.56   | 48  | 3.84  | 1.02   | 91  | 1.96  | 0.60   | 86  |
| Net securitization income.....               | 0.00  | 0.01   | 47  | 0.00  | 0.02   | 45  | 0.00  | 0.02   | 45  | 0.00  | 0.01   | 47  | 0.00  | 0.01   | 46  |
| Net gain (loss) - sales Ins, OREO, oth ..... | 0.48  | 1.71   | 38  | 0.47  | 1.42   | 32  | 0.35  | 1.44   | 29  | 2.38  | 2.03   | 64  | 0.31  | 1.94   | 41  |
| Other non-interest income .....              | 11.40 | 11.44  | 59  | 13.67 | 10.44  | 73  | 14.21 | 10.43  | 76  | 9.58  | 11.42  | 50  | 14.91 | 12.15  | 72  |
| Overhead less non-interest income .....      | 9.60  | 30.20  | 16  | 8.48  | 32.35  | 14  | 10.32 | 32.51  | 15  | 18.65 | 31.19  | 24  | 15.44 | 31.82  | 19  |
| Appl inc taxes / Pretax NOI (TE) .....       | 16.88 | 28.46  | 13  | 28.09 | 29.58  | 40  | 26.59 | 29.18  | 38  | 29.93 | 28.74  | 51  | 25.65 | 27.20  | 32  |
| Appl inc tax + TE / Pretax NOI + TE .....    | 25.58 | 32.82  | 12  | 35.60 | 33.46  | 62  | 34.83 | 33.09  | 56  | 32.54 | 32.22  | 39  | 28.15 | 30.97  | 27  |

**Assets**

| (\$000)  | 09/30/2015    | 09/30/2014    | 12/31/2014    | 12/31/2013    | 12/31/2012    | Percent Change |        |
|--|---------------|---------------|---------------|---------------|---------------|----------------|--------|
|  |               |               |               |               |               | 1-yr           | 5-yr   |
| Real estate loans.....                           | 338,907,000   | 291,067,000   | 295,755,000   | 287,675,000   | 285,883,000   | 16.44          | 6.64   |
| Commercial and industrial loans .....            | 136,317,000   | 131,801,000   | 132,264,000   | 130,353,000   | 130,587,000   | 3.43           | 46.51  |
| Loans to individuals.....                        | 185,270,000   | 181,776,000   | 187,015,000   | 181,587,000   | 180,720,000   | 1.92           | -1.69  |
| Loans to depository inst & oth banks accept..... | 12,750,000    | 15,216,000    | 15,821,000    | 19,089,000    | 21,180,000    | -16.21         | -5.11  |
| Agricultural loans.....                          | 749,000       | 761,000       | 719,000       | 788,000       | 644,000       | -1.58          | 17.03  |
| Other loans and leases.....                      | 152,337,000   | 151,990,000   | 154,713,000   | 145,612,000   | 139,662,000   | 0.23           | 46.21  |
| Less: Unearned income.....                       | 0             | 0             | 0             | 0             | 0             |                |        |
| Loans & leases, net of unearned income .....     | 826,330,000   | 772,611,000   | 786,287,000   | 765,104,000   | 758,676,000   | 6.95           | 15.16  |
| Less: Allow for loan & lease losses.....         | 13,466,000    | 14,889,000    | 14,185,000    | 16,264,000    | 21,936,000    | -9.56          | -60.58 |
| Net loans and leases .....                       | 812,864,000   | 757,722,000   | 772,102,000   | 748,840,000   | 736,740,000   | 7.28           | 18.94  |
| Debt securities over 1 year.....                 | 219,469,000   | 239,855,000   | 237,087,000   | 227,849,000   | 220,393,000   | -8.50          | -23.67 |
| Mutual funds and equity securities.....          | 2,605,000     | 3,115,000     | 2,530,000     | 3,142,000     | 2,771,000     | -16.37         | 8.90   |
| Subtotal.....                                    | 1,034,938,000 | 1,000,692,000 | 1,011,719,000 | 979,831,000   | 959,904,000   | 3.42           | 6.33   |
| Interest-bearing bank balances.....              | 378,905,000   | 417,259,000   | 487,087,000   | 318,846,000   | 126,894,000   | -9.19          | 939.04 |
| Federal funds sold & reverse repos.....          | 324,135,000   | 333,209,000   | 326,238,000   | 359,581,000   | 415,313,000   | -2.72          | -10.65 |
| Debt securities 1 year or less .....             | 84,168,000    | 122,080,000   | 107,284,000   | 121,971,000   | 145,205,000   | -31.06         | 77.66  |
| Trading assets.....                              | 361,704,000   | 408,733,000   | 398,987,000   | 371,735,000   | 449,226,000   | -11.51         | -23.93 |
| Total earning assets.....                        | 2,183,850,000 | 2,281,973,000 | 2,331,315,000 | 2,151,964,000 | 2,096,542,000 | -4.30          | 15.22  |
| Non-int cash and due from dep inst.....          | 21,282,000    | 25,392,000    | 27,859,000    | 39,799,000    | 53,763,000    | -16.19         | -11.35 |
| Premises, fixed assets, & cap leases.....        | 12,439,000    | 13,017,000    | 12,936,000    | 12,801,000    | 12,609,000    | -4.44          | 28.54  |
| Other real estate owned.....                     | 694,000       | 1,009,000     | 976,000       | 2,750,000     | 2,343,000     | -31.22         | -80.23 |
| Invest in unconsolidated subsidiaries.....       | 6,070,000     | 5,794,000     | 6,410,000     | 6,560,000     | 7,003,000     | 4.76           | -30.15 |
| Intangible and other assets .....                | 192,786,000   | 199,470,000   | 193,277,000   | 201,815,000   | 186,881,000   | -3.35          | -3.74  |
| Total assets.....                                | 2,417,121,000 | 2,526,655,000 | 2,572,773,000 | 2,415,689,000 | 2,359,141,000 | -4.34          | 12.87  |
| Quarterly average assets .....                   | 2,416,247,000 | 2,447,063,000 | 2,503,514,000 | 2,402,137,000 | 2,299,563,000 | -1.26          | 18.79  |
| Average loans and leases (YTD).....              | 797,432,667   | 764,891,000   | 766,727,250   | 751,515,500   | 743,150,000   | 4.25           | 9.16   |
| <b>MEMORANDA:</b>                                |               |               |               |               |               |                |        |
| Loans held-for-sale.....                         | 2,097,000     | 4,340,000     | 7,217,000     | 12,230,000    | 4,406,000     | -51.68         | 9.05   |
| Loans not held-for-sale.....                     | 824,233,000   | 768,271,000   | 779,070,000   | 752,874,000   | 754,270,000   | 7.28           | 15.17  |
| RE loans secured by 1-4 family.....              | 244,077,000   | 207,562,000   | 210,247,000   | 208,135,000   | 214,362,000   | 17.59          | -4.55  |
| Commercial real estate loans.....                | 91,211,000    | 80,366,000    | 82,446,000    | 76,023,000    | 69,420,000    | 13.49          | 48.82  |
| Construction and land development .....          | 6,245,000     | 4,569,000     | 5,006,000     | 3,827,000     | 3,494,000     | 36.68          | 13.90  |
| Multifamily.....                                 | 56,790,000    | 48,505,000    | 50,232,000    | 45,093,000    | 38,752,000    | 17.08          | 71.23  |
| Nonfarm nonresidential.....                      | 28,176,000    | 27,292,000    | 27,208,000    | 27,103,000    | 27,174,000    | 3.24           | 24.45  |
| RE loans secured by farmland .....               | 258,000       | 260,000       | 253,000       | 211,000       | 219,000       | -0.77          | 39.46  |
| Total investment securities .....                | 306,242,000   | 365,050,000   | 346,901,000   | 352,962,000   | 368,369,000   | -16.11         | -9.21  |
| U.S. Treasury securities.....                    | 11,305,000    | 25,541,000    | 12,835,000    | 19,563,000    | 8,029,000     | -55.74         | 234.67 |
| U.S. agency securities (excl MBS) .....          | 42,000        | 1,069,000     | 810,000       | 1,826,000     | 4,101,000     | -96.07         | -99.71 |
| Municipal securities .....                       | 45,359,000    | 38,728,000    | 40,304,000    | 30,381,000    | 21,711,000    | 17.12          | 340.72 |
| Mortgage-backed securities.....                  | 140,029,000   | 165,229,000   | 163,515,000   | 166,274,000   | 170,774,000   | -15.25         | -27.77 |
| Asset-backed securities.....                     | 41,435,000    | 42,893,000    | 42,809,000    | 40,475,000    | 40,867,000    | -3.40          | 34.79  |
| Other debt securities.....                       | 65,467,000    | 88,475,000    | 84,098,000    | 91,301,000    | 120,116,000   | -26.01         | -20.35 |
| Mutual funds and equity securities .....         | 2,605,000     | 3,115,000     | 2,530,000     | 3,142,000     | 2,771,000     | -16.37         | 8.90   |
| Available-for-sale securities.....               | 256,073,000   | 316,224,000   | 297,649,000   | 328,936,000   | 368,362,000   | -19.02         | -24.08 |
| U.S. Treasury securities.....                    | 11,305,000    | 25,541,000    | 12,835,000    | 19,563,000    | 8,029,000     | -55.74         | 234.67 |
| U.S. agency securities (excl MBS) .....          | 42,000        | 1,069,000     | 810,000       | 1,826,000     | 4,101,000     | -96.07         | -99.71 |
| Municipal securities .....                       | 32,709,000    | 29,524,000    | 30,068,000    | 29,461,000    | 21,711,000    | 10.79          | 217.81 |
| Mortgage-backed securities.....                  | 102,510,000   | 125,607,000   | 124,499,000   | 143,168,000   | 170,767,000   | -18.39         | -47.12 |
| Asset-backed securities.....                     | 41,435,000    | 42,893,000    | 42,809,000    | 40,475,000    | 40,867,000    | -3.40          | 34.79  |
| Other debt securities.....                       | 65,467,000    | 88,475,000    | 84,098,000    | 91,301,000    | 120,116,000   | -26.01         | -20.35 |
| Mutual funds and equity securities .....         | 2,605,000     | 3,115,000     | 2,530,000     | 3,142,000     | 2,771,000     | -16.37         | 8.90   |
| Held-to-mat sec appreciation (depr).....         | 1,676,000     | 1,224,000     | 1,902,000     | -295,000      | 1,000         | 36.93          | 83,700 |
| Available-for-sale sec appr (depr) .....         | 5,126,000     | 7,714,000     | 7,773,000     | 4,599,000     | 11,251,000    | -33.55         | -33.53 |
| Structured notes, fair value.....                | 0             | 0             | 0             | 0             | 0             |                |        |
| Pledged securities .....                         | 135,245,000   | 68,871,000    | 118,713,000   | 68,166,000    | 110,144,000   | 96.37          | -6.03  |

**Liabilities and Changes in Capital**

| (\$000)   | 09/30/2015    | 09/30/2014    | 12/31/2014    | 12/31/2013    | 12/31/2012    | Percent Change |        |
|---|---------------|---------------|---------------|---------------|---------------|----------------|--------|
|   |               |               |               |               |               | 1-yr           | 5-yr   |
| Demand deposits.....                            | 404,984,000   | 440,067,000   | 437,558,000   | 389,863,000   | 380,320,000   | -7.97          | 564.83 |
| NOW, ATS and transaction accounts .....         | 77,092,000    | 83,240,000    | 90,319,000    | 84,631,000    | 53,980,000    | -7.39          | 382.34 |
| Time deposits (excl brokered dep) < \$100K..... | 12,871,000    | 15,062,000    | 14,642,000    | 16,520,000    | 19,807,000    | -14.55         | -58.49 |
| MMDA and other savings accounts.....            | 469,990,000   | 455,454,000   | 466,730,000   | 450,405,000   | 407,710,000   | 3.19           | -0.38  |
| Other non-interest-bearing deposits.....        | 0             | 0             | 0             | 0             | 0             |                |        |
| Core deposits.....                              | 964,937,000   | 993,823,000   | 1,009,249,000 | 941,419,000   | 861,817,000   | -2.91          | 66.46  |
| Time deposits of \$100K or more .....           | 54,619,000    | 58,526,000    | 64,215,000    | 74,804,000    | 70,008,000    | -6.68          | -23.89 |
| Foreign deposits .....                          | 244,108,000   | 274,872,000   | 282,519,000   | 271,510,000   | 261,167,000   | -11.19         | -1.74  |
| Federal funds purchased and repos.....          | 180,319,000   | 198,746,000   | 192,101,000   | 181,163,000   | 240,293,000   | -9.27          | -42.82 |
| Secured federal funds purchased.....            | 0             | 0             | 0             | 0             | 0             |                |        |
| Commercial paper.....                           | 32,623,000    | 68,389,000    | 78,391,000    | 72,740,000    | 72,596,000    | -52.30         | -15.51 |
| Other borrowings w/rem mat of 1 yr or less..... | 70,737,000    | 72,563,000    | 70,527,000    | 68,782,000    | 69,858,000    | -2.52          | -34.41 |
| Other borrowings w/rem mat over 1 year .....    | 252,447,000   | 232,359,000   | 241,878,000   | 226,802,000   | 211,444,000   | 8.65           | 15.22  |
| Brokered deposits < \$100K .....                | 9,442,000     | 7,313,000     | 7,444,000     | 32,000        | 601,000       | 29.11          | 189.63 |
| Noncore funding .....                           | 844,295,000   | 912,768,000   | 937,075,000   | 895,833,000   | 925,967,000   | -7.50          | -15.94 |
| Trading liabilities.....                        | 141,467,000   | 142,719,000   | 152,810,000   | 135,288,000   | 131,781,000   | -0.88          | -10.36 |
| Subordinated notes and debentures + TPS .....   | 32,701,000    | 34,826,000    | 34,968,000    | 35,023,000    | 40,130,000    | -6.10          | -42.15 |
| Other liabilities .....                         | 187,647,000   | 211,163,000   | 206,452,000   | 196,461,000   | 194,578,000   | -11.14         | 11.01  |
| Total liabilities .....                         | 2,171,047,000 | 2,295,299,000 | 2,340,554,000 | 2,204,024,000 | 2,154,273,000 | -5.41          | 10.35  |
| Minority interest.....                          | 346,000       | 417,000       | 492,000       | 487,000       | 799,000       | -17.03         | 5.81   |
| <br>EQUITY CAPITAL:                             |               |               |               |               |               |                |        |
| Perpetual preferred stock (incl surplus).....   | 26,068,000    | 20,063,000    | 20,063,000    | 11,158,000    | 9,058,000     | 29.93          | 234.21 |
| Common stock.....                               | 4,105,000     | 4,105,000     | 4,105,000     | 4,105,000     | 4,105,000     | 0.00           | 0.00   |
| Common surplus .....                            | 92,316,000    | 93,060,000    | 93,270,000    | 93,828,000    | 94,604,000    | -0.80          | -4.77  |
| Retained earnings .....                         | 143,050,000   | 126,896,000   | 129,977,000   | 115,756,000   | 104,223,000   | 12.73          | 105.74 |
| Less: Treasury stock.....                       |               | 16,451,000    | 17,877,000    | 14,868,000    | 12,023,000    |                |        |
| Accumulated other comprehensive income.....     | 751,000       | 3,266,000     | 2,189,000     | 1,199,000     | 4,102,000     | -77.01         | -75.74 |
| Other equity capital components.....            | -20,562,000   | 0             | 0             | 0             | 0             |                |        |
| Total equity capital .....                      | 245,728,000   | 230,939,000   | 231,727,000   | 211,178,000   | 204,069,000   | 6.40           | 41.36  |
| <br>Total liabilities and capital.....          | 2,417,121,000 | 2,526,655,000 | 2,572,773,000 | 2,415,689,000 | 2,359,141,000 | -4.34          | 12.87  |
| <br>MEMORANDA:                                  |               |               |               |               |               |                |        |
| Non-interest-bearing deposits.....              | 425,158,000   | 459,201,000   | 456,636,000   | 407,474,000   | 398,165,000   | -7.41          | 84.89  |
| Interest-bearing deposits .....                 | 847,948,000   | 875,333,000   | 906,791,000   | 880,291,000   | 795,428,000   | -3.13          | 25.96  |
| Total deposits .....                            | 1,273,106,000 | 1,334,534,000 | 1,363,427,000 | 1,287,765,000 | 1,193,593,000 | -4.60          | 40.96  |
| LT debt that reprices in 1 year .....           | 132,580,000   | 128,836,000   | 135,738,000   | 126,031,000   | 106,365,000   | 2.91           | 8.79   |
| Eq cap & noncontrol (minority) interest.....    | 246,074,000   | 231,356,000   | 232,219,000   | 211,665,000   | 204,868,000   | 6.36           | 41.29  |
| <br>CHANGES IN EQUITY CAPITAL:                  |               |               |               |               |               |                |        |
| Equity capital, prev year-end as amended .....  | 231,727,000   | 211,178,000   | 211,178,000   | 204,069,000   | 183,573,000   |                |        |
| Accounting restatements .....                   | 0             | -321,000      | -321,000      | 0             | 0             |                |        |
| Net income.....                                 | 19,008,000    | 16,814,000    | 21,745,000    | 17,923,000    | 21,284,000    |                |        |
| Net sale of new perpetual preferred stock ..... | 6,005,000     | 8,905,000     | 8,905,000     | 2,100,000     | 1,258,000     |                |        |
| Net sale of new common stock.....               | 0             | 0             | 0             | 0             | 0             |                |        |
| Chgs incident to mergers and absorptions .....  | 0             | 0             | 0             | 0             | 0             |                |        |
| Less: Dividends declared.....                   | 5,935,000     | 5,353,000     | 7,203,000     | 6,390,000     | 5,376,000     |                |        |
| Change in other comprehensive income .....      | -1,438,000    | 2,067,000     | 990,000       | -2,903,000    | 3,158,000     |                |        |
| Sale of Treasury stock .....                    | 1,712,000     | 1,667,000     | 1,751,000     | 1,944,000     | 2,585,000     |                |        |
| Less: Purchase of Treasury stock .....          | 4,397,000     | 3,250,000     | 4,760,000     | 4,789,000     | 1,415,000     |                |        |
| Changes in debit to ESOP liability .....        | 0             | 0             | 0             | 0             | 0             |                |        |
| Other adjustments to equity capital .....       | -954,000      | -768,000      | -558,000      | -776,000      | -998,000      |                |        |
| Equity capital, ending balance .....            | 245,728,000   | 230,939,000   | 231,727,000   | 211,178,000   | 204,069,000   |                |        |

BHC Name JPMORGAN CHASE & CO.  
 RSSD Number 1039502  
 City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP  
 Page 7

## Percent Composition of Assets

|  | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|--|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|  | BHC        | Peer 1 | Pct |
| <b>PERCENT OF TOTAL ASSETS:</b>                                  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Real estate loans.....   | 14.02      | 32.22  | 20  | 11.52      | 33.49  | 14  | 11.50      | 33.06  | 14  | 11.91      | 32.61  | 16  | 12.12      | 32.01  | 19  |
| Commercial and industrial loans .....                            | 5.64       | 12.77  | 23  | 5.22       | 13.51  | 18  | 5.14       | 13.65  | 19  | 5.40       | 12.50  | 21  | 5.54       | 11.64  | 25  |
| Loans to individuals.....  | 7.66       | 4.95   | 72  | 7.19       | 5.01   | 69  | 7.27       | 5.05   | 70  | 7.52       | 5.25   | 70  | 7.66       | 4.94   | 71  |
| Loans to depository institutions and other bank acceptances..... | 0.53       | 0.07   | 89  | 0.60       | 0.12   | 88  | 0.61       | 0.11   | 89  | 0.79       | 0.12   | 87  | 0.90       | 0.10   | 91  |
| Agricultural loans.....  | 0.03       | 0.14   | 50  | 0.03       | 0.13   | 50  | 0.03       | 0.13   | 50  | 0.03       | 0.14   | 47  | 0.03       | 0.12   | 49  |
| Other loans and leases.....                                      | 6.30       | 5.14   | 62  | 6.02       | 4.61   | 64  | 6.01       | 4.81   | 62  | 6.03       | 4.53   | 68  | 5.92       | 4.16   | 70  |
| Net loans and leases .....                                       | 33.63      | 60.75  | 10  | 29.99      | 61.39  | 6   | 30.01      | 61.48  | 5   | 31         | 60.31  | 6   | 31.23      | 57.97  | 9   |
| Debt securities over 1 year.....                                 | 9.08       | 16.06  | 25  | 9.49       | 15.70  | 21  | 9.22       | 15.72  | 23  | 9.43       | 15.65  | 25  | 9.34       | 15.91  | 26  |
| Mutual funds and equity securities .....                         | 0.11       | 0.09   | 68  | 0.12       | 0.11   | 63  | 0.10       | 0.10   | 61  | 0.13       | 0.13   | 62  | 0.12       | 0.12   | 62  |
| Subtotal.....  | 42.82      | 78.14  | 5   | 39.61      | 78.80  | 5   | 39.32      | 78.79  | 5   | 40.56      | 77     | 3   | 40.69      | 74.97  | 5   |
| Interest-bearing bank balances .....                             | 15.68      | 4.26   | 93  | 16.51      | 4.34   | 92  | 18.93      | 4.63   | 94  | 13.20      | 4.41   | 91  | 5.38       | 4.19   | 70  |
| Federal funds sold & reverse repos.....                          | 13.41      | 0.76   | 95  | 13.19      | 0.68   | 95  | 12.68      | 0.68   | 94  | 14.89      | 0.85   | 95  | 17.60      | 1.13   | 96  |
| Debt securities 1 year or less .....                             | 3.48       | 2.42   | 71  | 4.83       | 2.25   | 83  | 4.17       | 2.08   | 79  | 5.05       | 2.67   | 75  | 6.15       | 3.05   | 82  |
| Trading assets .....   | 14.96      | 0.77   | 97  | 16.18      | 0.73   | 97  | 15.51      | 0.77   | 96  | 15.39      | 0.80   | 97  | 19.04      | 0.98   | 97  |
| Total earning assets.....  | 90.35      | 89.61  | 55  | 90.32      | 89.49  | 59  | 90.61      | 89.59  | 59  | 89.08      | 88.94  | 51  | 88.87      | 87.84  | 57  |
| Non-int cash and due from dep inst.....                          | 0.88       | 1.13   | 31  | 1          | 1.24   | 31  | 1.08       | 1.24   | 38  | 1.65       | 1.38   | 63  | 2.28       | 1.53   | 81  |
| Other real estate owned .....                                    | 0.03       | 0.10   | 34  | 0.04       | 0.15   | 32  | 0.04       | 0.14   | 32  | 0.11       | 0.17   | 53  | 0.10       | 0.22   | 41  |
| All other assets.....  | 8.77       | 9.23   | 47  | 8.68       | 9.17   | 43  | 8.30       | 9.09   | 40  | 9.27       | 9.58   | 48  | 8.85       | 10.45  | 42  |
| <b>MEMORANDA:</b>  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Short-term investments.....                                      | 32.57      | 8.97   | 89  | 34.53      | 8.29   | 93  | 35.78      | 8.39   | 93  | 33.13      | 8.97   | 93  | 29.14      | 9.34   | 91  |
| U.S. Treasury securities.....                                    | 0.47       | 1.04   | 56  | 1.01       | 0.92   | 65  | 0.50       | 1.06   | 60  | 0.81       | 0.54   | 73  | 0.34       | 0.56   | 65  |
| U.S. agency securities (excl MBS) .....                          | 0.00       | 1.12   | 22  | 0.04       | 1.33   | 30  | 0.03       | 1.19   | 28  | 0.08       | 1.36   | 32  | 0.17       | 1.39   | 39  |
| Municipal securities .....                                       | 1.88       | 1.37   | 70  | 1.53       | 1.38   | 64  | 1.57       | 1.31   | 67  | 1.26       | 1.14   | 61  | 0.92       | 1.13   | 53  |
| Mortgage-backed securities.....                                  | 5.79       | 11.22  | 28  | 6.54       | 11.65  | 28  | 6.36       | 11.49  | 27  | 6.88       | 11.94  | 28  | 7.24       | 11.90  | 32  |
| Asset-backed securities.....                                     | 1.71       | 0.50   | 85  | 1.70       | 0.42   | 85  | 1.66       | 0.43   | 85  | 1.68       | 0.59   | 80  | 1.73       | 0.65   | 79  |
| Other debt securities.....                                       | 2.71       | 0.84   | 84  | 3.50       | 0.59   | 93  | 3.27       | 0.53   | 92  | 3.78       | 0.86   | 89  | 5.09       | 1.01   | 90  |
| Loans held-for-sale .....  | 0.09       | 0.46   | 35  | 0.17       | 0.37   | 50  | 0.28       | 0.37   | 57  | 0.51       | 0.31   | 68  | 0.19       | 0.67   | 36  |
| Loans not held-for-sale .....                                    | 34.10      | 60.46  | 13  | 30.41      | 61.69  | 6   | 30.28      | 61.78  | 5   | 31.17      | 60.69  | 6   | 31.97      | 57.57  | 9   |
| RE loans secured by 1-4 family .....                             | 10.10      | 14.22  | 38  | 8.21       | 15.34  | 27  | 8.17       | 15.21  | 28  | 8.62       | 15.39  | 31  | 9.09       | 16.04  | 29  |
| Revolving .....  | 2.30       | 2.67   | 50  | 2.51       | 3.18   | 47  | 2.39       | 3.14   | 45  | 2.83       | 3.24   | 50  | 3.31       | 3.38   | 54  |
| Closed-end, sec by first liens .....                             | 7.66       | 10.65  | 40  | 5.55       | 11.15  | 27  | 5.63       | 11.10  | 28  | 5.58       | 11.09  | 31  | 5.52       | 11.60  | 30  |
| Closed-end, sec by junior liens .....                            | 0.13       | 0.43   | 31  | 0.16       | 0.50   | 27  | 0.15       | 0.47   | 29  | 0.20       | 0.51   | 34  | 0.26       | 0.57   | 37  |
| Commercial real estate loans .....                               | 3.77       | 15.64  | 20  | 3.18       | 16.20  | 16  | 3.20       | 15.88  | 16  | 3.15       | 15.02  | 19  | 2.94       | 13.72  | 23  |
| Construction and land dev .....                                  | 0.26       | 2.10   | 22  | 0.18       | 2.03   | 16  | 0.19       | 2      | 18  | 0.16       | 1.69   | 17  | 0.15       | 1.62   | 18  |
| Multifamily .....  | 2.35       | 2.08   | 66  | 1.92       | 2.14   | 59  | 1.95       | 2.13   | 62  | 1.87       | 1.99   | 64  | 1.64       | 1.65   | 64  |
| Nonfarm nonresidential .....                                     | 1.17       | 10.67  | 16  | 1.08       | 11.01  | 14  | 1.06       | 10.78  | 14  | 1.12       | 10.63  | 15  | 1.15       | 10.10  | 16  |
| RE loans secured by farmland.....                                | 0.01       | 0.23   | 38  | 0.01       | 0.24   | 35  | 0.01       | 0.22   | 34  | 0.01       | 0.24   | 40  | 0.01       | 0.22   | 42  |

## Loan Mix and Analysis of Concentrations of Credit

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer 1 | Pct | BHC        | Peer1  | Pct | BHC        | Peer 1 | Pct | BHC        | Peer 1 | Pct | BHC        | Peer 1 | Pct |
| <b>LOAN MIX, PERCENT OF GROSS LOANS &amp; LEASES:</b>               |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Real estate loans.....  | 41.01      | 52.76  | 32  | 37.67      | 53.66  | 21  | 37.61      | 52.96  | 23  | 37.60      | 54.23  | 23  | 37.68      | 55.30  | 24  |
| RE loans secured by 1–4 family.....                                 | 29.54      | 24.03  | 66  | 26.87      | 25.46  | 55  | 26.74      | 25.22  | 52  | 27.20      | 26.11  | 53  | 28.25      | 27.79  | 54  |
| Revolving .....   | 6.73       | 4.49   | 70  | 8.20       | 5.26   | 70  | 7.82       | 5.22   | 68  | 8.95       | 5.53   | 69  | 10.28      | 5.91   | 75  |
| Closed-end.....   | 22.81      | 19.02  | 67  | 18.67      | 19.67  | 53  | 18.92      | 19.49  | 53  | 18.26      | 20.02  | 49  | 17.97      | 21.35  | 46  |
| Commercial real estate loans.....                                   | 11.04      | 24.63  | 23  | 10.40      | 25     | 19  | 10.49      | 24.50  | 19  | 9.94       | 24.12  | 23  | 9.15       | 23.25  | 25  |
| Construction and land dev .....                                     | 0.76       | 3.34   | 19  | 0.59       | 3.26   | 18  | 0.64       | 3.18   | 19  | 0.50       | 2.71   | 19  | 0.46       | 2.76   | 20  |
| 1–4 family.....   | 0.06       | 0.54   | 28  | 0.04       | 0.56   | 23  | 0.05       | 0.54   | 25  | 0.04       | 0.49   | 25  | 0.05       | 0.47   | 27  |
| Other .....   | 0.70       | 2.73   | 20  | 0.55       | 2.62   | 17  | 0.59       | 2.57   | 19  | 0.46       | 2.17   | 19  | 0.41       | 2.22   | 19  |
| Multifamily.....  | 6.87       | 3.30   | 86  | 6.28       | 3.28   | 83  | 6.39       | 3.27   | 83  | 5.89       | 3.29   | 82  | 5.11       | 2.89   | 76  |
| Nonfarm nonresidential.....   | 3.41       | 16.83  | 15  | 3.53       | 17.03  | 14  | 3.46       | 16.67  | 14  | 3.54       | 17.07  | 16  | 3.58       | 17.10  | 17  |
| Owner-occupied.....   | 1.82       | 5.73   | 28  | 1.88       | 6.47   | 23  | 1.84       | 6.24   | 24  | 1.84       | 6.32   | 25  | 1.84       | 6.12   | 29  |
| Other .....   | 1.59       | 9.99   | 14  | 1.65       | 9.82   | 14  | 1.62       | 9.67   | 14  | 1.70       | 9.74   | 16  | 1.74       | 9.67   | 17  |
| RE loans secured by farmland.....                                   | 0.03       | 0.39   | 44  | 0.03       | 0.40   | 36  | 0.03       | 0.37   | 38  | 0.03       | 0.41   | 40  | 0.03       | 0.39   | 45  |
| Loans to depository institutions and other bank acceptances.....    | 1.54       | 0.16   | 91  | 1.97       | 0.23   | 91  | 2.01       | 0.22   | 92  | 2.49       | 0.24   | 93  | 2.79       | 0.20   | 94  |
| Commercial and industrial loans.....                                | 16.50      | 21.22  | 37  | 17.06      | 22.22  | 34  | 16.82      | 22.49  | 35  | 17.04      | 20.62  | 38  | 17.21      | 19.63  | 40  |
| Loans to individuals.....   | 22.42      | 8.56   | 88  | 23.53      | 8.38   | 89  | 23.78      | 8.43   | 89  | 23.73      | 9      | 87  | 23.82      | 8.69   | 89  |
| Credit card loans.....  | 14.19      | 1.86   | 91  | 14.97      | 1.72   | 92  | 15.30      | 1.78   | 92  | 15.31      | 2.51   | 90  | 15.51      | 2.44   | 90  |
| Agricultural loans.....   | 0.09       | 0.24   | 54  | 0.10       | 0.22   | 59  | 0.09       | 0.23   | 58  | 0.10       | 0.24   | 58  | 0.08       | 0.23   | 56  |
| Other loans and leases.....   | 18.44      | 10.41  | 81  | 19.67      | 8.74   | 88  | 19.68      | 9.17   | 86  | 19.03      | 9.06   | 85  | 18.41      | 8.90   | 85  |
| <b>LOAN &amp; LEASE PERCENT OF TOTAL RISK BASED CAPITAL:</b>        |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Real estate loans.....  | 144.55     | 316.66 | 20  | 133.26     | 308.80 | 15  | 133.69     | 306.86 | 15  | 144.35     | 315.91 | 16  | 147.29     | 314.91 | 16  |
| RE loans secured by 1–4 family.....                                 | 104.10     | 140.76 | 38  | 95.03      | 135.36 | 32  | 95.04      | 135.07 | 32  | 104.44     | 142.16 | 30  | 110.44     | 146.81 | 36  |
| Revolving .....   | 23.72      | 26.61  | 50  | 28.99      | 29.97  | 53  | 27.81      | 29.92  | 50  | 34.35      | 32.09  | 56  | 40.19      | 35.36  | 58  |
| Closed-end.....   | 80.38      | 111.52 | 43  | 66.04      | 101.92 | 32  | 67.23      | 101.90 | 34  | 70.09      | 106.73 | 32  | 70.25      | 109.24 | 31  |
| Commercial real estate loans.....                                   | 38.90      | 154.98 | 20  | 36.79      | 159.03 | 16  | 37.27      | 157.13 | 17  | 38.15      | 162.89 | 17  | 35.77      | 154.59 | 18  |
| Construction and land dev .....                                     | 2.66       | 21.28  | 19  | 2.09       | 21.29  | 14  | 2.26       | 21.16  | 14  | 1.92       | 19.49  | 11  | 1.80       | 19.06  | 13  |
| 1–4 family.....   | 0.20       | 3.60   | 23  | 0.16       | 3.71   | 18  | 0.16       | 3.63   | 17  | 0.15       | 3.60   | 16  | 0.20       | 3.33   | 17  |
| Other .....   | 2.46       | 17.20  | 19  | 1.93       | 16.99  | 12  | 2.10       | 16.87  | 14  | 1.77       | 15.34  | 12  | 1.60       | 15.15  | 13  |
| Multifamily.....  | 24.22      | 22.06  | 69  | 22.21      | 19.62  | 65  | 22.71      | 19.64  | 68  | 22.63      | 20.24  | 66  | 19.97      | 15.81  | 67  |
| Nonfarm nonresidential.....   | 12.02      | 107.05 | 15  | 12.50      | 111.95 | 9   | 12.30      | 110.24 | 9   | 13.60      | 115.08 | 10  | 14         | 113.24 | 12  |
| Owner-occupied.....   | 6.41       | 37.65  | 23  | 6.65       | 45.52  | 16  | 6.53       | 44.37  | 18  | 7.07       | 49.32  | 19  | 7.20       | 49.41  | 18  |
| Other .....   | 5.61       | 62.56  | 14  | 5.84       | 62.85  | 10  | 5.77       | 62.47  | 10  | 6.53       | 64.07  | 11  | 6.80       | 63.27  | 12  |
| RE loans secured by farmland.....                                   | 0.11       | 2.54   | 35  | 0.12       | 2.57   | 30  | 0.11       | 2.44   | 28  | 0.11       | 3.05   | 32  | 0.11       | 3.01   | 33  |
| Loans to depository institutions & other bank accept.....           | 5.44       | 0.84   | 89  | 6.97       | 1.17   | 86  | 7.15       | 1.06   | 87  | 9.58       | 1.57   | 87  | 10.91      | 1.51   | 89  |
| Commercial and industrial loans.....                                | 58.14      | 120.88 | 24  | 60.34      | 132.88 | 18  | 59.79      | 135.47 | 17  | 65.41      | 129.47 | 24  | 67.28      | 129.29 | 25  |
| Loans to individuals.....   | 79.02      | 45.27  | 72  | 83.22      | 49.15  | 69  | 84.54      | 49.67  | 70  | 91.12      | 55.95  | 78  | 93.11      | 56.67  | 79  |
| Credit card loans.....  | 50         | 7.89   | 92  | 52.96      | 7.02   | 92  | 54.39      | 7.22   | 92  | 58.79      | 14.29  | 89  | 60.61      | 15.41  | 90  |
| Agricultural loans.....   | 0.32       | 1.40   | 52  | 0.35       | 1.24   | 48  | 0.33       | 1.29   | 47  | 0.40       | 1.56   | 46  | 0.33       | 1.48   | 45  |
| Other loans and leases.....   | 64.97      | 52.11  | 67  | 69.59      | 44.39  | 75  | 69.93      | 46.52  | 75  | 73.07      | 45.82  | 79  | 71.96      | 42.25  | 81  |
| <b>SUPPLEMENTAL:</b>  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Non-Owner Occupied CRE Loans/Gross Loans .....                      | 11.24      | 18.56  | 28  | 10.04      | 18.21  | 27  | 10.24      | 18.04  | 27  | 9.23       | 17.40  | 28  | 8.24       | 16.49  | 29  |
| Non-Owner Occupied CRE Loans/Total Risk Based Capital.....          | 39.61      | 115.78 | 23  | 35.51      | 113.48 | 18  | 36.39      | 113.31 | 18  | 35.43      | 115.48 | 19  | 32.20      | 106.91 | 17  |
| Construction & Land Development Loans/Total Risk Based Capital..... | 2.66       | 21.28  | 19  | 2.09       | 21.29  | 14  | 2.26       | 21.16  | 14  | 1.92       | 19.49  | 11  | 1.80       | 19.06  | 13  |
| Total CRE Loans/Total Risk Based Capital.....                       | 46.02      | 160.25 | 20  | 42.16      | 164.20 | 18  | 42.91      | 162.66 | 18  | 42.50      | 167.52 | 19  | 39.40      | 159.41 | 18  |

BHC Name JPMORGAN CHASE &amp; CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP  
Page 8

## Liquidity and Funding

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer 1 | Pct |
| <b>PERCENT OF TOTAL ASSETS:</b>               |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Short-term investments .....                  | 32.57      | 8.97   | 89  | 34.53      | 8.29   | 93  | 35.78      | 8.39   | 93  | 33.13      | 8.97   | 93  | 29.14      | 9.34   | 91  |
| Liquid assets.....                            | 50.16      | 23.93  | 89  | 52.83      | 24.02  | 90  | 53.61      | 24.24  | 90  | 50.86      | 24.41  | 90  | 49.55      | 24.99  | 89  |
| Investment securities.....                    | 12.67      | 19.16  | 27  | 14.45      | 18.68  | 39  | 13.48      | 18.50  | 34  | 14.61      | 19.23  | 40  | 15.61      | 20.19  | 43  |
| Net loans and leases.....                     | 33.63      | 60.75  | 10  | 29.99      | 61.39  | 6   | 30.01      | 61.48  | 5   | 31         | 60.31  | 6   | 31.23      | 57.97  | 9   |
| Net Ins, ls & stdby ltrs of credit.....       | 40.70      | 62.22  | 14  | 38.18      | 63.43  | 10  | 37.76      | 63.48  | 9   | 39.91      | 62.47  | 10  | 36.43      | 60.13  | 13  |
| Core deposits .....                           | 39.92      | 58.78  | 17  | 39.33      | 60     | 13  | 39.23      | 59.99  | 13  | 38.97      | 58.41  | 16  | 36.53      | 55.65  | 18  |
| Noncore funding .....                         | 34.93      | 22.52  | 77  | 36.13      | 23.01  | 78  | 36.42      | 22.93  | 79  | 37.08      | 23.92  | 76  | 39.25      | 24.84  | 75  |
| Time deposits of \$100K or more .....         | 2.26       | 5.04   | 31  | 2.32       | 5.82   | 26  | 2.50       | 5.83   | 31  | 3.10       | 5.43   | 41  | 2.97       | 5.83   | 35  |
| Foreign deposits .....                        | 10.10      | 0.59   | 95  | 10.88      | 0.80   | 94  | 10.98      | 0.84   | 94  | 11.24      | 1      | 94  | 11.07      | 1      | 94  |
| Fed funds purchased and repos.....            | 7.46       | 1.94   | 89  | 7.87       | 2.52   | 89  | 7.47       | 2.40   | 87  | 7.50       | 2.56   | 86  | 10.19      | 2.65   | 92  |
| Secured federal funds purchased.....          | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 49  |
| Net fed funds purchased (sold) .....          | -5.95      | 0.89   | 3   | -5.32      | 1.63   | 3   | -5.21      | 1.51   | 3   | -7.39      | 1.55   | 4   | -7.42      | 1.51   | 5   |
| Commercial paper .....                        | 1.35       | 0.05   | 94  | 2.71       | 0.12   | 94  | 3.05       | 0.08   | 96  | 3.01       | 0.14   | 94  | 3.08       | 0.14   | 94  |
| Other borrowings w/rem mat 1 yr or less.....  | 2.93       | 2.93   | 58  | 2.87       | 2.93   | 59  | 2.74       | 3.23   | 52  | 2.85       | 3.17   | 58  | 2.96       | 2.54   | 71  |
| Earning assets repriceable in 1 year .....    | 53.58      | 39.83  | 81  | 54.61      | 38.78  | 83  | 55.66      | 39.53  | 83  | 54.21      | 39.86  | 81  | 48.70      | 39.71  | 74  |
| Int-bearing liab repriceable in 1 year .....  | 11.84      | 9.21   | 72  | 12.79      | 10.69  | 71  | 13.05      | 10.44  | 73  | 13.67      | 11.11  | 74  | 13.42      | 12.42  | 71  |
| Long-term debt repriceable in 1 year.....     | 5.49       | 1.49   | 87  | 5.10       | 1.22   | 89  | 5.28       | 1.23   | 89  | 5.22       | 1.28   | 89  | 4.51       | 1.31   | 84  |
| Net assets repriceable in 1 year .....        | 36.25      | 27.04  | 64  | 36.72      | 25.64  | 69  | 37.33      | 26.63  | 70  | 35.32      | 25.23  | 70  | 30.77      | 23.76  | 64  |
| <b>OTHER LIQUIDITY AND FUNDING RATIOS:</b>    |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Net noncore funding dependence .....          | 5.51       | 16.20  | 24  | 4.02       | 16.99  | 19  | 1.63       | 17.28  | 15  | 9.71       | 17.98  | 34  | 24.79      | 19.34  | 67  |
| Net ST noncore funding dependence.....        | -38.79     | 1.71   | 8   | -44.31     | 4.18   | 6   | -47        | 4.06   | 6   | -38.59     | 3.61   | 6   | -20.71     | 3.44   | 9   |
| Short-term inv / ST noncore funding.....      | 204.21     | 97.67  | 81  | 203.54     | 81.46  | 85  | 207.06     | 83.04  | 85  | 190        | 91.41  | 86  | 140.83     | 91.22  | 76  |
| Liq asts-ST noncore fndg / Nonliq asts.....   | 68.63      | 18.74  | 90  | 76.02      | 17.87  | 92  | 78.31      | 17.97  | 93  | 68.02      | 18.18  | 91  | 57.20      | 18.45  | 85  |
| Net loans and leases / Total deposits.....    | 63.85      | 88.11  | 15  | 56.78      | 87.81  | 13  | 56.63      | 87.66  | 13  | 58.15      | 88.93  | 14  | 61.72      | 93.70  | 18  |
| Net loans and leases / Core deposits.....     | 84.24      | 108.49 | 22  | 76.24      | 107.40 | 17  | 76.50      | 107.22 | 17  | 79.54      | 111.54 | 21  | 85.49      | 125.79 | 28  |
| Held-to-mat sec appr (depr) / T1 cap .....    | 0.84       | 1.13   | 54  | 0.67       | 0.24   | 76  | 1.02       | 0.80   | 68  | -0.18      | -1.16  | 55  | 0.00       | 1.39   | 19  |
| Avail-for-sale sec appr (depr) / T1 cap ..... | 2.57       | 1.43   | 77  | 4.20       | 0.90   | 87  | 4.17       | 1.35   | 87  | 2.78       | -0.77  | 92  | 7.03       | 4.41   | 75  |
| Struct notes appr (depr) / T1 cap.....        |            | -0.01  |     |            | -0.03  |     |            | -0.03  |     |            | -0.25  |     |            | -0.02  |     |
| <b>PERCENT OF INVESTMENT SECURITIES:</b>      |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Held-to-maturity securities.....              | 16.38      | 16.51  | 54  | 13.38      | 16.55  | 50  | 14.20      | 16.91  | 51  | 6.81       | 15.26  | 53  | 0.00       | 10.63  | 34  |
| Available-for-sale securities.....            | 83.62      | 83.49  | 45  | 86.62      | 83.45  | 49  | 85.80      | 83.09  | 48  | 93.19      | 84.74  | 46  | 100        | 89.37  | 65  |
| U.S. Treasury securities .....                | 3.69       | 6.63   | 51  | 7          | 5.86   | 67  | 3.70       | 6.74   | 57  | 5.54       | 3.80   | 70  | 2.18       | 3.82   | 65  |
| U.S. agency securities (excl MBS) .....       | 0.01       | 6.32   | 20  | 0.29       | 6.93   | 28  | 0.23       | 6.60   | 27  | 0.52       | 7.33   | 32  | 1.11       | 7.26   | 40  |
| Municipal securities .....                    | 14.81      | 6.82   | 76  | 10.61      | 6.92   | 64  | 11.62      | 6.65   | 68  | 8.61       | 6.20   | 64  | 5.89       | 5.98   | 52  |
| Mortgage-backed securities .....              | 45.72      | 62.81  | 31  | 45.26      | 65.70  | 26  | 47.14      | 65.73  | 26  | 47.11      | 65.16  | 26  | 46.36      | 63.14  | 26  |
| Asset-backed securities.....                  | 13.53      | 2.47   | 92  | 11.75      | 2.33   | 89  | 12.34      | 2.31   | 91  | 11.47      | 3.33   | 84  | 11.09      | 3.57   | 83  |
| Other debt securities .....                   | 21.38      | 3.97   | 92  | 24.24      | 3.17   | 95  | 24.24      | 2.85   | 95  | 25.87      | 4.45   | 93  | 32.61      | 5.16   | 93  |
| Mutual funds and equity securities .....      | 0.85       | 0.66   | 73  | 0.85       | 0.84   | 67  | 0.73       | 0.81   | 66  | 0.89       | 0.90   | 64  | 0.75       | 0.91   | 65  |
| Debt securities 1 year or less .....          | 27.48      | 13.85  | 79  | 33.44      | 13.41  | 86  | 30.93      | 12.76  | 85  | 34.56      | 15.54  | 85  | 39.42      | 17.02  | 85  |
| Debt securities 1 to 5 years .....            | 10.52      | 19.59  | 38  | 10.66      | 19.83  | 38  | 10.43      | 20.30  | 42  | 13.97      | 20.47  | 48  | 13.51      | 20.75  | 46  |
| Debt securities over 5 years .....            | 61.14      | 62.35  | 41  | 55.04      | 61.83  | 38  | 57.91      | 62.23  | 37  | 50.59      | 59.61  | 35  | 46.32      | 57.92  | 33  |
| Pledged securities .....                      | 44.16      | 36.56  | 61  | 18.87      | 41.04  | 19  | 34.22      | 39.58  | 45  | 19.31      | 41.16  | 24  | 29.90      | 40.49  | 37  |
| Structured notes, fair value.....             | 0.00       | 0.16   | 39  | 0.00       | 0.19   | 37  | 0.00       | 0.15   | 38  | 0.00       | 0.19   | 38  | 0.00       | 0.12   | 40  |
| <b>PERCENT CHANGE FROM PRIOR LIKE QTR:</b>    |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Short-term investments .....                  | -9.78      | 7.26   | 31  | 1.78       | 18.13  | 45  | 15.02      | 24.90  | 56  | 16.44      | 9.14   | 59  | 26.58      | 18.83  | 67  |
| Investment securities.....                    | -16.11     | 7.55   | 7   | 2.65       | 6.66   | 43  | -1.72      | 5.89   | 31  | -4.18      | 2.35   | 33  | 1.82       | 2.72   | 47  |
| Core deposits .....                           | -2.91      | 8.72   | 8   | 6.90       | 10.14  | 50  | 7.21       | 9.83   | 47  | 9.24       | 6.81   | 71  | 8.79       | 12.48  | 42  |
| Noncore funding .....                         | -7.50      | 3.18   | 21  | -2.04      | 11.04  | 39  | 4.60       | 11.46  | 42  | -3.25      | 0.16   | 40  | 3.63       | -4.26  | 71  |

BHC Name JPMORGAN CHASE & CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2      Peer: 1

FR BHCPR  
Page 9

## **Derivatives and Off-Balance-Sheet Transactions**

| (\$000)   | 09/30/2015     | 09/30/2014     | 12/31/2014     | 12/31/2013     | 12/31/2012     |
|---|----------------|----------------|----------------|----------------|----------------|
| Loan commitments .....  | 934,273,000    | 962,706,000    | 931,425,000    | 892,946,000    | 866,014,000    |
| Commit: Secured commercial RE loans .....                           | 7,391,000      | 6,002,000      | 7,031,000      | 4,653,000      | 3,983,000      |
| Commit: Unsecured real estate loans .....                           | 9,206,000      | 8,972,000      | 9,378,000      | 8,567,000      | 5,375,000      |
| Credit card lines .....   | 524,316,000    | 528,404,000    | 523,078,000    | 525,995,000    | 529,581,000    |
| Securities underwriting .....                                       | 610,000        | 22,000         | 0              | 18,000         | 64,000         |
| Standby letters of credit .....                                     | 170,801,000    | 206,838,000    | 199,415,000    | 215,274,000    | 122,695,000    |
| Commercial & similar letters of credit .....                        | 4,416,000      | 6,245,000      | 5,070,000      | 5,879,000      | 6,364,000      |
| Securities lent .....   | 211,610,000    | 223,512,000    | 192,745,000    | 189,961,000    | 192,381,000    |
| Credit derivatives - notional amount (BHC as guarantor) .....       | 1,727,534,000  | 2,306,295,000  | 2,097,304,000  | 2,645,718,000  | 3,020,949,000  |
| Credit derivatives - notional amount (BHC as beneficiary) .....     | 1,774,467,000  | 2,351,624,000  | 2,148,250,000  | 2,685,321,000  | 2,960,388,000  |
| Credit derivative contracts w / purch cr pr - invest grade .....    | 2,732,408,000  | 1,726,090,000  | 1,549,357,000  | 1,965,983,000  | 2,023,937,000  |
| Credit derivative contracts w / purch cr pr - subinvest grade ..... | 1,013,251,000  | 625,534,000    | 598,893,000    | 719,338,000    | 936,451,000    |
| <b>DERIVATIVE CONTRACTS:</b>  |                |                |                |                |                |
| Interest rate futures & forward contr .....                         | 5,376,790,000  | 11,067,332,000 | 10,189,180,000 | 11,237,966,000 | 11,755,702,000 |
| Written options contracts (int rate) .....                          | 3,688,897,000  | 4,107,452,000  | 3,903,315,000  | 4,058,331,000  | 3,859,860,000  |
| Purchased options contracts (int rate) .....                        | 4,169,584,000  | 4,486,962,000  | 4,259,400,000  | 4,187,549,000  | 3,909,001,000  |
| Interest rate swaps .....   | 24,057,874,000 | 29,792,008,000 | 29,733,579,000 | 35,220,727,000 | 33,037,690,000 |
| Futures and forward foreign exchange .....                          | 4,312,980,000  | 4,260,978,000  | 4,607,778,000  | 3,713,777,000  | 3,965,345,000  |
| Written options contr (foreign exch) .....                          | 758,885,000    | 868,902,000    | 789,723,000    | 659,450,000    | 651,036,000    |
| Purchased options contr (foreign exch) .....                        | 739,821,000    | 847,553,000    | 780,358,000    | 651,902,000    | 661,615,000    |
| Foreign exchange rate swaps .....                                   | 3,051,956,000  | 3,496,948,000  | 3,346,481,000  | 3,487,766,000  | 3,413,328,000  |
| Commodity & other futures & forw contr .....                        | 178,148,000    | 247,232,000    | 245,898,000    | 284,039,000    | 404,794,000    |
| Written options contr (comm & other) .....                          | 628,742,000    | 714,000,000    | 587,964,000    | 626,886,000    | 702,964,000    |
| Purchased options contr (comm & other) .....                        | 557,809,000    | 629,189,000    | 539,490,000    | 582,485,000    | 663,560,000    |
| Commodity & other swaps .....                                       | 329,359,000    | 327,668,000    | 331,279,000    | 311,376,000    | 282,990,000    |

|   | BHC      | Peer <sup>1</sup> | Pct |
|---|----------|-------------------|-----|----------|-------------------|-----|----------|-------------------|-----|----------|-------------------|-----|----------|-------------------|-----|
| <b>PERCENT OF TOTAL ASSETS:</b>                                     |          |                   |     |          |                   |     |          |                   |     |          |                   |     |          |                   |     |
| Loan commitments .....  | 38.65    | 25.89             | 82  | 38.10    | 25.29             | 83  | 36.20    | 25.40             | 82  | 36.96    | 26.33             | 81  | 36.71    | 24.28             | 82  |
| Standby letters of credit .....                                     | 7.07     | 1.17              | 97  | 8.19     | 1.58              | 93  | 7.75     | 1.56              | 93  | 8.91     | 1.52              | 93  | 5.20     | 1.46              | 91  |
| Commercial & similar letters of credit .....                        | 0.18     | 0.04              | 90  | 0.25     | 0.04              | 93  | 0.20     | 0.05              | 90  | 0.24     | 0.05              | 91  | 0.27     | 0.06              | 89  |
| Securities lent .....   | 8.75     | 0.24              | 96  | 8.85     | 0.38              | 94  | 7.49     | 0.36              | 94  | 7.86     | 0.30              | 94  | 8.15     | 0.29              | 95  |
| Credit derivatives - notional amount (BHC as guarantor) .....       | 71.47    | 0.53              | 97  | 91.28    | 0.79              | 97  | 81.52    | 0.62              | 97  | 109.52   | 0.16              | 98  | 128.05   | 0.18              | 98  |
| Credit derivatives - notional amount (BHC as beneficiary) .....     | 73.41    | 0.51              | 97  | 93.07    | 0.84              | 97  | 83.50    | 0.64              | 97  | 111.16   | 0.19              | 98  | 125.49   | 0.25              | 98  |
| Credit derivative contracts w / purch cr pr - invest grade .....    | 113.04   | 0.20              | 98  | 68.32    | 0.38              | 97  | 60.22    | 0.36              | 97  | 81.38    | 0.41              | 98  | 85.79    | 0.52              | 98  |
| Credit derivative contracts w / purch cr pr - subinvest grade ..... | 41.92    | 0.26              | 98  | 24.76    | 0.20              | 96  | 23.28    | 0.25              | 97  | 29.78    | 0.22              | 96  | 39.69    | 0.32              | 97  |
| Derivative contracts .....  | 1,979.66 | 56.69             | 95  | 2,408.17 | 59                | 95  | 2,305.47 | 57.62             | 95  | 2,691.66 | 40.09             | 97  | 2,683.51 | 43.22             | 97  |
| Interest rate contracts .....                                       | 1,542.87 | 39.23             | 95  | 1,957.28 | 40.85             | 95  | 1,869.01 | 40.11             | 95  | 2,264.55 | 26.65             | 97  | 2,228.03 | 31.25             | 96  |
| Interest rate futures & forward contr .....                         | 222.45   | 5.97              | 95  | 438.02   | 5.45              | 96  | 396.04   | 4.46              | 96  | 465.21   | 4.16              | 98  | 498.30   | 6.74              | 97  |
| Written options contr (int rate) .....                              | 152.62   | 2.45              | 96  | 162.56   | 1.87              | 96  | 151.72   | 1.76              | 96  | 168      | 1.57              | 97  | 163.61   | 2.08              | 97  |
| Purchased options contr (int rate) .....                            | 172.50   | 1.68              | 96  | 177.59   | 1.77              | 96  | 165.56   | 1.68              | 96  | 173.35   | 1.51              | 97  | 165.70   | 1.47              | 97  |
| Interest rate swaps .....   | 995.31   | 27.09             | 95  | 1,179.11 | 32.91             | 95  | 1,155.70 | 33.04             | 95  | 1,458    | 17.82             | 96  | 1,400.41 | 17.60             | 96  |
| Foreign exchange contracts .....                                    | 366.70   | 12.87             | 94  | 374.98   | 13.97             | 94  | 370.20   | 13.88             | 94  | 352.40   | 9.17              | 96  | 368.41   | 9.02              | 97  |
| Futures & forward foreign exch contr .....                          | 178.43   | 6.63              | 94  | 168.64   | 7.83              | 93  | 179.10   | 7.93              | 93  | 153.74   | 5.18              | 95  | 168.08   | 4.86              | 95  |
| Written options contr (foreign exch) .....                          | 31.40    | 0.32              | 95  | 34.39    | 0.42              | 95  | 30.70    | 0.38              | 95  | 27.30    | 0.06              | 96  | 27.60    | 0.11              | 97  |
| Purchased options contr (foreign ex) .....                          | 30.61    | 0.31              | 95  | 33.54    | 0.40              | 95  | 30.33    | 0.38              | 95  | 26.99    | 0.07              | 96  | 28.04    | 0.11              | 97  |
| Foreign exchange rate swaps .....                                   | 126.26   | 1.46              | 96  | 138.40   | 1.53              | 96  | 130.07   | 1.52              | 96  | 144.38   | 0.85              | 97  | 144.69   | 0.92              | 97  |
| Equity, commodity, & other deriv contr .....                        | 70.09    | 1.50              | 95  | 75.91    | 1.69              | 95  | 66.26    | 1.63              | 95  | 74.71    | 1.58              | 96  | 87.08    | 1.55              | 98  |
| Commodity & other futures & forward contr .....                     | 7.37     | 0.13              | 94  | 9.78     | 0.16              | 95  | 9.56     | 0.15              | 95  | 11.76    | 0.10              | 96  | 17.16    | 0.09              | 97  |
| Written options contr (comm & other) .....                          | 26.01    | 0.66              | 96  | 28.26    | 0.60              | 96  | 22.85    | 0.60              | 96  | 25.95    | 0.63              | 97  | 29.80    | 0.64              | 97  |
| Purchased options contr (comm & oth) .....                          | 23.08    | 0.42              | 96  | 24.90    | 0.52              | 96  | 20.97    | 0.49              | 95  | 24.11    | 0.40              | 97  | 28.13    | 0.40              | 97  |
| Commodity & other swaps .....                                       | 13.63    | 0.28              | 96  | 12.97    | 0.34              | 96  | 12.88    | 0.35              | 97  | 12.89    | 0.26              | 98  | 12       | 0.22              | 98  |
| <b>PERCENT OF AVERAGE LOANS AND LEASES:</b>                         |          |                   |     |          |                   |     |          |                   |     |          |                   |     |          |                   |     |
| Loan commitments .....  | 117.16   | 51.58             | 88  | 125.86   | 49.75             | 91  | 121.48   | 50.42             | 90  | 118.82   | 51.61             | 87  | 116.53   | 48.98             | 89  |

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
Page 10

## Derivative Instruments

| (\$000)   | 09/30/2015     | 09/30/2014     | 12/31/2014     | 12/31/2013     | 12/31/2012     |
|---|----------------|----------------|----------------|----------------|----------------|
| <b>NOTATIONAL AMOUNT:</b>                                   |                |                |                |                |                |
| Derivative contracts.....                                   | 47,850,845,000 | 60,846,224,000 | 59,314,445,000 | 65,022,254,000 | 63,307,885,000 |
| Interest rate contracts.....                                | 37,293,145,000 | 49,453,754,000 | 48,085,474,000 | 54,704,573,000 | 52,562,253,000 |
| Foreign exchange contracts .....                            | 8,863,642,000  | 9,474,381,000  | 9,524,340,000  | 8,512,895,000  | 8,691,324,000  |
| Equity, comm, & other contracts.....                        | 1,694,058,000  | 1,918,089,000  | 1,704,631,000  | 1,804,786,000  | 2,054,308,000  |
| <b>Derivatives position:</b>                                |                |                |                |                |                |
| Futures and forwards.....                                   | 9,867,918,000  | 15,575,542,000 | 15,042,856,000 | 15,235,782,000 | 16,125,841,000 |
| Written options.....  | 5,076,524,000  | 5,690,354,000  | 5,281,002,000  | 5,344,667,000  | 5,213,860,000  |
| Exchange-traded.....  | 590,820,000    | 759,071,000    | 599,739,000    | 644,692,000    | 726,912,000    |
| Over-the-counter.....                                       | 4,485,704,000  | 4,931,283,000  | 4,681,263,000  | 4,699,975,000  | 4,486,948,000  |
| Purchased options .....                                     | 5,467,214,000  | 5,963,704,000  | 5,579,248,000  | 5,421,936,000  | 5,234,176,000  |
| Exchange-traded.....  | 1,105,119,000  | 1,111,796,000  | 1,010,338,000  | 819,908,000    | 778,679,000    |
| Over-the-counter.....                                       | 4,362,095,000  | 4,851,908,000  | 4,568,910,000  | 4,602,028,000  | 4,455,497,000  |
| Swaps.....  | 27,439,189,000 | 33,616,624,000 | 33,411,339,000 | 39,019,869,000 | 36,734,008,000 |
| Held for trading.....                                       | 47,539,939,000 | 60,209,750,000 | 58,606,939,000 | 64,326,422,000 | 62,576,924,000 |
| Interest rate contracts.....                                | 37,080,765,000 | 48,968,070,000 | 47,510,688,000 | 54,163,045,000 | 52,017,929,000 |
| Foreign exchange contracts .....                            | 8,768,949,000  | 9,328,930,000  | 9,396,213,000  | 8,366,133,000  | 8,518,177,000  |
| Equity, comm, & other contracts.....                        | 1,690,225,000  | 1,912,750,000  | 1,700,038,000  | 1,797,244,000  | 2,040,818,000  |
| Non-traded.....   | 310,906,000    | 636,474,000    | 707,506,000    | 695,832,000    | 730,961,000    |
| Interest rate contracts .....                               | 212,380,000    | 485,684,000    | 574,786,000    | 541,528,000    | 544,324,000    |
| Foreign exchange contracts .....                            | 94,693,000     | 145,451,000    | 128,127,000    | 146,762,000    | 173,147,000    |
| Equity, comm, & other contracts.....                        | 3,833,000      | 5,339,000      | 4,593,000      | 7,542,000      | 13,490,000     |
| Deriv contr (excl fut & FX 14 days or less).....            | 68,157,939,000 | 50,063,971,000 | 48,866,954,000 | 54,705,827,000 | 53,301,308,000 |
| One year or less .....                                      | 32,049,924,000 | 37,857,434,000 | 36,203,434,000 | 41,674,934,000 | 38,803,475,000 |
| Over 1 year to 5 years .....                                | 23,393,490,000 | 7,407,535,000  | 7,672,820,000  | 7,853,652,000  | 8,623,337,000  |
| Over 5 years .....  | 12,714,525,000 | 4,799,002,000  | 4,990,700,000  | 5,177,241,000  | 5,874,496,000  |
| Gross negative fair value (absolute value).....             | 984,401,000    | 1,080,467,000  | 1,229,679,000  | 1,077,747,000  | 1,513,486,000  |
| Gross positive fair value .....                             | 1,000,687,000  | 1,108,488,000  | 1,246,387,000  | 1,096,947,000  | 1,536,035,000  |
| Held for trading .....                                      | 992,698,000    | 1,097,721,000  | 1,231,063,000  | 1,083,254,000  | 1,520,337,000  |
| Non-traded.....   | 7,989,000      | 10,767,000     | 15,324,000     | 13,693,000     | 15,698,000     |
| Curr credit exposure on RBC deriv contr.....                | 161,161,000    | 138,420,000    | 156,751,000    | 131,903,000    | 159,096,000    |
| Credit losses on derivative contracts.....                  | -11,000        | -1,000         | 0              | -7,000         | -38,000        |
| <b>PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:</b>          |                |                |                |                |                |
| 30-89 days past due (confidential prior to March 2001)..... | 0              | 0              | 0              | 0              | 0              |
| 90+ days past due .....                                     | 0              | 0              | 0              | 0              | 0              |

## Derivatives Analysis

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer 1 | Pct |
| <b>PERCENT OF NOTIONAL AMOUNT:</b>                          |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Interest rate contracts.....                                | 77.94      | 90.13  | 18  | 81.28      | 89.81  | 24  | 81.07      | 90     | 23  | 84.13      | 88.14  | 28  | 83.03      | 87.63  | 27  |
| Foreign exchange contracts .....                            | 18.52      | 6.65   | 85  | 15.57      | 6.91   | 82  | 16.06      | 7      | 81  | 13.09      | 7.99   | 78  | 13.73      | 8.15   | 79  |
| Equity, comm, & other contracts.....                        | 3.54       | 1.39   | 78  | 3.15       | 2.25   | 75  | 2.87       | 1.99   | 75  | 2.78       | 2.56   | 74  | 3.24       | 2.78   | 73  |
| Futures and forwards.....                                   | 20.62      | 19.51  | 64  | 25.60      | 17.80  | 73  | 25.36      | 16.53  | 74  | 23.43      | 19.32  | 71  | 25.47      | 24.41  | 62  |
| Written options.....  | 10.61      | 8.84   | 69  | 9.35       | 8.49   | 65  | 8.90       | 7.74   | 68  | 8.22       | 7.52   | 63  | 8.24       | 9.30   | 57  |
| Exchange-traded.....  | 1.23       | 0.10   | 92  | 1.25       | 0.19   | 90  | 1.01       | 0.11   | 91  | 0.99       | 0.14   | 90  | 1.15       | 0.08   | 91  |
| Over-the-counter.....                                       | 9.37       | 8.52   | 69  | 8.10       | 7.95   | 63  | 7.89       | 7.40   | 66  | 7.23       | 7.06   | 64  | 7.09       | 9.04   | 56  |
| Purchased options.....                                      | 11.43      | 3.96   | 84  | 9.80       | 4.63   | 78  | 9.41       | 4.56   | 77  | 8.34       | 4.51   | 71  | 8.27       | 3.97   | 77  |
| Exchange-traded.....  | 2.31       | 0.18   | 93  | 1.83       | 0.29   | 87  | 1.70       | 0.18   | 88  | 1.26       | 0.29   | 87  | 1.23       | 0.15   | 90  |
| Over-the-counter.....                                       | 9.12       | 3.41   | 81  | 7.97       | 3.86   | 74  | 7.70       | 4.01   | 76  | 7.08       | 3.91   | 72  | 7.04       | 3.51   | 77  |
| Swaps.....  | 57.34      | 64.82  | 36  | 55.25      | 65.30  | 31  | 56.33      | 66.01  | 30  | 60.01      | 59.28  | 38  | 58.02      | 53.86  | 40  |
| Held for trading.....                                       | 99.35      | 42.55  | 93  | 98.95      | 45.04  | 91  | 98.81      | 45.83  | 88  | 98.93      | 47.69  | 87  | 98.85      | 43.59  | 89  |
| Interest rate contracts.....                                | 77.49      | 34.45  | 76  | 80.48      | 36.19  | 81  | 80.10      | 36.78  | 83  | 83.30      | 37.38  | 83  | 82.17      | 33.48  | 85  |
| Foreign exchange contracts .....                            | 18.33      | 3.16   | 90  | 15.33      | 3.60   | 86  | 15.84      | 3.71   | 86  | 12.87      | 3.70   | 86  | 13.46      | 3.77   | 86  |
| Equity, comm, & other contracts.....                        | 3.53       | 0.65   | 86  | 3.14       | 0.87   | 85  | 2.87       | 0.82   | 84  | 2.76       | 1.19   | 83  | 3.22       | 1.08   | 85  |
| Non-traded.....   | 0.65       | 56.85  | 7   | 1.05       | 54.96  | 8   | 1.19       | 54.17  | 11  | 1.07       | 52.31  | 12  | 1.15       | 56.41  | 10  |
| Interest rate contracts.....                                | 0.44       | 51.31  | 9   | 0.80       | 49.40  | 10  | 0.97       | 48.87  | 13  | 0.83       | 46.78  | 12  | 0.86       | 50.15  | 12  |
| Foreign exchange contracts .....                            | 0.20       | 1.24   | 65  | 0.24       | 1.64   | 65  | 0.22       | 1.56   | 63  | 0.23       | 1.94   | 65  | 0.27       | 1.86   | 67  |
| Equity, comm, & other contracts.....                        | 0.01       | 0.34   | 70  | 0.01       | 0.62   | 70  | 0.01       | 0.50   | 71  | 0.01       | 0.60   | 68  | 0.02       | 0.82   | 65  |
| Deriv contr (excl fut & FX 14 days or less).....            | 142.44     | 89.30  | 97  | 82.28      | 85.85  | 34  | 82.39      | 87.20  | 30  | 84.13      | 86.36  | 34  | 84.19      | 84.05  | 36  |
| One year or less .....                                      | 66.98      | 24.09  | 89  | 62.22      | 24.02  | 87  | 61.04      | 23.75  | 87  | 64.09      | 25.74  | 87  | 61.29      | 29.67  | 87  |
| Over 1 year to 5 years .....                                | 48.89      | 29.18  | 74  | 12.17      | 33.74  | 24  | 12.94      | 34.16  | 23  | 12.08      | 31.03  | 26  | 13.62      | 32.79  | 24  |
| Over 5 years .....  | 26.57      | 22.84  | 61  | 7.89       | 22.63  | 28  | 8.41       | 22.74  | 28  | 7.96       | 20.76  | 29  | 9.28       | 16.03  | 38  |
| Gross negative fair value (absolute value).....             | 2.06       | 1.51   | 74  | 1.78       | 1.13   | 81  | 2.07       | 1.45   | 78  | 1.66       | 1.33   | 66  | 2.39       | 1.96   | 63  |
| Gross positive fair value .....                             | 2.09       | 1.58   | 73  | 1.82       | 1.22   | 84  | 2.10       | 1.53   | 78  | 1.69       | 1.39   | 66  | 2.43       | 1.93   | 64  |
| <b>PERCENT OF TIER 1 CAPITAL:</b>                           |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Gross negative fair value, absolute value (X).....          | 4.94       | 0.14   | 96  | 5.88       | 0.10   | 97  | 6.60       | 0.11   | 97  | 6.51       | 0.12   | 98  | 9.46       | 0.16   | 98  |
| Gross positive fair value (X) .....                         | 5.02       | 0.14   | 96  | 6.03       | 0.11   | 97  | 6.69       | 0.12   | 97  | 6.62       | 0.13   | 98  | 9.60       | 0.17   | 98  |
| Held for trading (X) .....                                  | 4.98       | 0.12   | 96  | 5.97       | 0.09   | 97  | 6.61       | 0.09   | 97  | 6.54       | 0.10   | 98  | 9.50       | 0.13   | 98  |
| Non-traded (X).....   | 0.04       | 0.02   | 82  | 0.06       | 0.01   | 91  | 0.08       | 0.02   | 92  | 0.08       | 0.02   | 96  | 0.10       | 0.02   | 90  |
| Current credit exposure (X).....                            | 0.81       | 0.06   | 96  | 0.75       | 0.04   | 98  | 0.84       | 0.06   | 98  | 0.80       | 0.05   | 98  | 0.99       | 0.08   | 98  |
| Credit losses on derivative contracts.....                  | -0.01      | 0.00   | 2   | 0.00       | 0.00   | 4   | 0.00       | 0.00   | 39  | 0.00       | 0.00   | 3   | -0.02      | 0.01   | 2   |
| <b>PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:</b>          |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| 30-89 days past due (confidential prior to March 2001)..... | 0.00       | 0.00   | 46  | 0.00       | 0.00   | 44  | 0.00       | 0.00   | 43  | 0.00       | 0.00   | 44  | 0.00       | 0.00   | 41  |
| 90+ days past due .....                                     | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 48  | 0.00       | 0.00   | 44  | 0.00       | 0.00   | 42  |
| <b>OTHER RATIOS:</b>  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Current credit exposure / Risk wtd asts.....                | 10.72      | 0.74   | 96  | 9.47       | 0.61   | 96  | 10.64      | 0.76   | 97  | 9.29       | 0.64   | 97  | 12.47      | 0.95   | 98  |

BHC Name JPMORGAN CHASE & CO.  
RSSD Number 1039502  
City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP  
Page 12

## Allowance and Net Loan and Lease Losses

|   | 09/30/2015 | 09/30/2014 | 12/31/2014 | 12/31/2013 | 12/31/2012 |
|---|------------|------------|------------|------------|------------|
| CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000) |            |            |            |            |            |
| Beginning balance.....  | 14,185,000 | 16,264,000 | 16,264,000 | 21,936,000 | 27,609,000 |
| Gross credit losses.....  | 3,941,000  | 4,601,000  | 6,114,000  | 7,467,000  | 10,906,000 |
| Write-downs, transf to lns held for sale .....                      | 5,000      | 17,000     | 86,000     | 58,000     | 65,000     |
| Recoveries.....   | 919,000    | 1,060,000  | 1,355,000  | 1,665,000  | 1,843,000  |
| Net credit losses .....   | 3,022,000  | 3,541,000  | 4,759,000  | 5,802,000  | 9,063,000  |
| Provision for loan and lease losses.....                            | 2,463,000  | 2,368,000  | 3,224,000  | 188,000    | 3,387,000  |
| Adjustments .....   | -160,000   | -202,000   | -544,000   | -58,000    | 3,000      |
| Ending balance.....   | 13,466,000 | 14,889,000 | 14,185,000 | 16,264,000 | 21,936,000 |
| Memo: alloc transfer risk reserve (ATTR).....                       | 0          | 0          | 0          | 0          | 0          |

|  | BHC    | Peer_1 | Pct | BHC   | Peer_1 | Pct |
|--|--------|--------|-----|--------|--------|-----|--------|--------|-----|--------|--------|-----|-------|--------|-----|
| <b>ANALYSIS RATIOS:</b>                                      |        |        |     |        |        |     |        |        |     |        |        |     |       |        |     |
| Provision for Ln&Ls losses / Avg assets.....                 | 0.13   | 0.15   | 55  | 0.13   | 0.14   | 60  | 0.13   | 0.14   | 60  | 0.01   | 0.19   | 16  | 0.15  | 0.33   | 34  |
| Provision for Ln&Ls losses / Avg lns&ls.....                 | 0.41   | 0.25   | 80  | 0.41   | 0.23   | 85  | 0.42   | 0.23   | 82  | 0.03   | 0.32   | 15  | 0.46  | 0.55   | 53  |
| Provision for Ln&Ls losses / Net losses .....                | 81.50  | 124.10 | 33  | 66.87  | 97.47  | 40  | 67.75  | 105.35 | 37  | 3.24   | 64.28  | 13  | 37.37 | 76.76  | 17  |
| Ln&Ls allowance/Total loans & leases not held-for-sale ..... | 1.63   | 1.15   | 87  | 1.94   | 1.28   | 86  | 1.82   | 1.24   | 87  | 2.16   | 1.42   | 89  | 2.91  | 1.64   | 91  |
| Ln&Ls allowance / Total loans & leases .....                 | 1.63   | 1.13   | 87  | 1.93   | 1.27   | 86  | 1.80   | 1.23   | 86  | 2.13   | 1.40   | 87  | 2.89  | 1.61   | 92  |
| Ln&Ls allowance / Net Ln&Ls losses (X).....                  | 3.34   | 12.44  | 25  | 3.15   | 10.66  | 23  | 2.98   | 11.58  | 20  | 2.80   | 7.42   | 31  | 2.42  | 3.51   | 43  |
| ALLL/nonaccrual assets .....                                 | 122.81 | 161.30 | 39  | 119.56 | 157.45 | 43  | 118.62 | 165.18 | 34  | 112.87 | 147.71 | 42  | 94.02 | 123.13 | 40  |
| Ln&Ls allow/90+ days PD + nonaccr Ln&Ls .....                | 76.01  | 126    | 25  | 71.08  | 124.03 | 22  | 69.15  | 130.23 | 17  | 68.63  | 114.92 | 31  | 63.34 | 98.08  | 32  |
| Gross Ln&Ls losses / Avg loans & leases .....                | 0.66   | 0.41   | 83  | 0.80   | 0.45   | 86  | 0.80   | 0.45   | 85  | 0.99   | 0.63   | 82  | 1.47  | 0.94   | 78  |
| Recoveries / Avg loans and leases.....                       | 0.15   | 0.13   | 69  | 0.18   | 0.15   | 65  | 0.18   | 0.15   | 65  | 0.22   | 0.18   | 60  | 0.25  | 0.19   | 65  |
| Net losses/Avg loans and leases.....                         | 0.51   | 0.27   | 83  | 0.62   | 0.29   | 86  | 0.62   | 0.30   | 85  | 0.77   | 0.44   | 82  | 1.22  | 0.74   | 79  |
| Write-downs, trans Lns HFS / Avg Lns&Ls .....                | 0.00   | 0.01   | 73  | 0.00   | 0.01   | 72  | 0.01   | 0.01   | 76  | 0.01   | 0.01   | 82  | 0.01  | 0.01   | 75  |
| Recoveries / Prior year-end losses.....                      | 15.03  | 28.51  | 17  | 14.20  | 24.12  | 28  | 18.15  | 33.44  | 23  | 15.27  | 23.10  | 25  | 12.71 | 18.24  | 32  |
| Earnings coverage of net losses (X).....                     | 8.55   | 22.94  | 44  | 7.53   | 32.47  | 45  | 7.17   | 32.42  | 40  | 4.51   | 19.55  | 30  | 3.57  | 8.80   | 46  |
| <b>NET LOAN AND LEASE LOSSES BY TYPE:</b>                    |        |        |     |        |        |     |        |        |     |        |        |     |       |        |     |
| Real estate loans.....                                       | 0.09   | 0.08   | 66  | 0.17   | 0.17   | 62  | 0.17   | 0.17   | 64  | 0.42   | 0.34   | 65  | 1.22  | 0.69   | 77  |
| RE loans secured by 1-4 family .....                         | 0.13   | 0.12   | 63  | 0.24   | 0.22   | 66  | 0.23   | 0.22   | 64  | 0.54   | 0.45   | 67  | 1.57  | 0.81   | 81  |
| Revolving .....  | 0.44   | 0.19   | 82  | 0.65   | 0.32   | 79  | 0.60   | 0.30   | 77  | 1.06   | 0.57   | 75  | 2.20  | 1.02   | 82  |
| Closed-end.....  | 0.03   | 0.10   | 43  | 0.06   | 0.18   | 35  | 0.08   | 0.18   | 44  | 0.29   | 0.39   | 55  | 1.22  | 0.76   | 79  |
| Commercial real estate loans .....                           | 0.00   | 0.01   | 56  | -0.02  | 0.07   | 22  | 0.00   | 0.07   | 25  | 0.07   | 0.20   | 43  | 0.15  | 0.50   | 32  |
| Construction and land dev .....                              | -0.04  | -0.06  | 38  | -0.06  | 0.08   | 34  | -0.08  | 0.06   | 33  | -0.26  | 0.41   | 20  | 0.03  | 1.28   | 31  |
| 1-4 family .....   | -0.04  | -0.01  | 13  | -0.03  | -0.01  | 22  | -0.04  | -0.01  | 16  | -0.21  | 0.02   | 10  | 0.09  | 0.18   | 61  |
| Other .....  | 0.00   | -0.06  | 60  | -0.03  | 0.08   | 32  | -0.04  | 0.08   | 36  | -0.05  | 0.29   | 29  | -0.06 | 1      | 15  |
| Multifamily .....  | 0.00   | -0.01  | 31  | -0.01  | 0.03   | 20  | 0.00   | 0.02   | 30  | 0.00   | 0.10   | 45  | 0.07  | 0.29   | 44  |
| Nonfarm nonresidential .....                                 | 0.02   | 0.04   | 59  | -0.02  | 0.09   | 14  | 0.02   | 0.09   | 36  | 0.24   | 0.19   | 67  | 0.27  | 0.40   | 52  |
| Owner-occupied .....   | 0.03   | 0.02   | 71  | 0.00   | 0.04   | 30  | 0.04   | 0.04   | 59  | 0.15   | 0.08   | 76  | 0.15  | 0.15   | 60  |
| Other .....  | -0.01  | 0.01   | 26  | -0.02  | 0.04   | 15  | -0.02  | 0.04   | 14  | 0.09   | 0.09   | 61  | 0.13  | 0.24   | 47  |
| RE loans secured by farmland .....                           | 0.00   | -0.01  | 59  | 0.00   | 0.03   | 50  | -0.40  | 0.04   | 5   | 1.42   | 0.17   | 90  | 0.00  | 0.37   | 29  |
| Commercial and industrial loans .....                        | 0.21   | 0.20   | 64  | 0.26   | 0.18   | 72  | 0.27   | 0.17   | 72  | 0.35   | 0.40   | 61  | 0.26  | 0.56   | 42  |
| Loans to depository institutions .....                       | 0.00   | 0.00   | 50  | 0.00   | 0.00   | 50  | -0.01  | 0.00   | 8   | -0.04  | 0.00   | 9   | -0.02 | 0.05   | 7   |
| Loans to individuals .....                                   | 1.79   | 1.07   | 80  | 2.07   | 1.29   | 79  | 2.02   | 1.34   | 77  | 2.28   | 1.25   | 80  | 2.87  | 1.52   | 80  |
| Credit card loans.....                                       | 2.48   | 2.61   | 40  | 2.75   | 2.43   | 57  | 2.65   | 2.46   | 54  | 3.08   | 2.42   | 60  | 3.87  | 2.70   | 75  |
| Agricultural loans .....                                     | -0.18  | 0.05   | 7   | 0.18   | 0.01   | 88  | 0.28   | 0.02   | 90  | 0.00   | 0.17   | 47  | 0.00  | 0.20   | 31  |
| Loans to foreign governments & inst.....                     | 0.00   | 0.00   | 52  | 0.00   | 0.00   | 50  | 0.00   | 0.00   | 50  | 0.00   | 0.00   | 50  | 0.00  | 0.00   | 50  |
| Other loans and leases.....                                  | 0.07   | 0.23   | 46  | 0.08   | 0.14   | 55  | 0.09   | 0.16   | 56  | 0.02   | 0.17   | 33  | 0.03  | 0.18   | 35  |

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
Page 13

## Past Due and Nonaccrual Assets

|   | 09/30/2015 |            |     | 09/30/2014 |            |     | 12/31/2014 |            |     | 12/31/2013 |            |     | 12/31/2012 |            |     |
|---|------------|------------|-----|------------|------------|-----|------------|------------|-----|------------|------------|-----|------------|------------|-----|
| 30+ DAYS PD & NONACCRL ASSETS: (\$000)                  |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| 30-89 days past due loans & leases.....                 |            | 7,866,000  |     |            | 8,439,000  |     |            | 9,013,000  |     |            | 8,617,000  |     |            | 9,490,000  |     |
| 90 days and over past due loans & leases.....           |            | 6,985,000  |     |            | 8,806,000  |     |            | 8,831,000  |     |            | 9,703,000  |     |            | 11,538,000 |     |
| Nonaccrual loans and leases .....                       |            | 10,730,000 |     |            | 12,141,000 |     |            | 11,683,000 |     |            | 13,994,000 |     |            | 23,093,000 |     |
| Total PD & nonaccrual loans & leases.....               |            | 25,581,000 |     |            | 29,386,000 |     |            | 29,527,000 |     |            | 32,314,000 |     |            | 44,121,000 |     |
| Restructured 30-89 days past due.....                   |            | 1,008,000  |     |            | 1,246,000  |     |            | 1,208,000  |     |            | 1,345,000  |     |            | 1,101,000  |     |
| Restructured 90+ days past due .....                    |            | 644,000    |     |            | 953,000    |     |            | 996,000    |     |            | 1,083,000  |     |            | 159,000    |     |
| Restructured nonaccrual .....                           |            | 5,173,000  |     |            | 6,016,000  |     |            | 5,839,000  |     |            | 6,917,000  |     |            | 10,833,000 |     |
| Total restr loans & leases, incl above .....            |            | 6,825,000  |     |            | 8,215,000  |     |            | 8,043,000  |     |            | 9,345,000  |     |            | 12,093,000 |     |
| 30-89 days past due loans held for sale.....            |            | 33,000     |     |            | 7,000      |     |            | 16,000     |     |            | 3,000      |     |            | 0          |     |
| 90+ days past due loans held for sale.....              |            | 13,000     |     |            | 18,000     |     |            | 21,000     |     |            | 40,000     |     |            | 0          |     |
| Nonaccrual loans held for sale .....                    |            | 151,000    |     |            | 324,000    |     |            | 319,000    |     |            | 578,000    |     |            | 18,000     |     |
| Total PD & nonacc Lns held for sale.....                |            | 197,000    |     |            | 349,000    |     |            | 356,000    |     |            | 621,000    |     |            | 18,000     |     |
| Restr loans and leases in compliance .....              |            | 8,758,000  |     |            | 12,964,000 |     |            | 10,972,000 |     |            | 15,225,000 |     |            | 14,595,000 |     |
| Other real estate owned .....                           |            | 694,000    |     |            | 1,009,000  |     |            | 976,000    |     |            | 2,750,000  |     |            | 2,343,000  |     |
| OTHER ASSETS:   |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| 30-89 days past due .....                               |            | 0          |     |            | 0          |     |            | 0          |     |            | 0          |     |            | 0          |     |
| 90+ days past due .....                                 |            | 0          |     |            | 0          |     |            | 0          |     |            | 0          |     |            | 0          |     |
| Nonaccrual.....   |            | 235,000    |     |            | 312,000    |     |            | 275,000    |     |            | 415,000    |     |            | 239,000    |     |
| Total other assets PD & nonaccrual.....                 |            | 235,000    |     |            | 312,000    |     |            | 275,000    |     |            | 415,000    |     |            | 239,000    |     |
| PERCENT OF LOANS AND LEASES:                            | BHC        | Peer 1     | Pct |
| 30-89 days PD loans & leases.....                       | 0.95       | 0.51       | 86  | 1.09       | 0.57       | 88  | 1.15       | 0.60       | 85  | 1.13       | 0.68       | 85  | 1.25       | 0.87       | 75  |
| 90+ days PD loans & leases .....                        | 0.85       | 0.24       | 87  | 1.14       | 0.34       | 89  | 1.12       | 0.29       | 90  | 1.27       | 0.40       | 87  | 1.52       | 0.56       | 86  |
| Nonaccrual loans & leases .....                         | 1.30       | 0.79       | 87  | 1.57       | 0.90       | 85  | 1.49       | 0.84       | 89  | 1.83       | 1.08       | 82  | 3.04       | 1.52       | 87  |
| 90+ days PD and nonaccrual Lns&Ls .....                 | 2.14       | 1.13       | 87  | 2.71       | 1.32       | 88  | 2.61       | 1.22       | 87  | 3.10       | 1.63       | 87  | 4.56       | 2.28       | 86  |
| 30-89 days PD restructured.....                         | 0.12       | 0.03       | 92  | 0.16       | 0.04       | 90  | 0.15       | 0.04       | 91  | 0.18       | 0.05       | 86  | 0.15       | 0.06       | 81  |
| 90+ days PD restructured.....                           | 0.08       | 0.01       | 90  | 0.12       | 0.02       | 86  | 0.13       | 0.02       | 89  | 0.14       | 0.03       | 87  | 0.02       | 0.03       | 75  |
| Nonaccrual restructured .....                           | 0.63       | 0.26       | 85  | 0.78       | 0.29       | 92  | 0.74       | 0.27       | 93  | 0.90       | 0.36       | 89  | 1.43       | 0.47       | 91  |
| 30-89 days PD loans held for sale.....                  | 0.00       | 0.00       | 81  | 0.00       | 0.00       | 78  | 0.00       | 0.00       | 79  | 0.00       | 0.00       | 76  | 0.00       | 0.00       | 35  |
| 90+ days PD loans held for sale.....                    | 0.00       | 0.00       | 86  | 0.00       | 0.00       | 90  | 0.00       | 0.00       | 87  | 0.01       | 0.00       | 92  | 0.00       | 0.00       | 42  |
| Nonaccrual loans held for sale .....                    | 0.02       | 0.01       | 85  | 0.04       | 0.00       | 91  | 0.04       | 0.01       | 89  | 0.08       | 0.01       | 93  | 0.00       | 0.01       | 70  |
| PERCENT OF LNS&LS + OTHER ASSETS                        |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| 30+ DAYS PAST DUE AND NONACCRL:                         |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| 30-89 days past due assets.....                         | 0.95       | 0.51       | 85  | 1.09       | 0.58       | 88  | 1.15       | 0.61       | 85  | 1.13       | 0.69       | 85  | 1.25       | 0.88       | 75  |
| 90+ days past due assets.....                           | 0.85       | 0.24       | 87  | 1.14       | 0.34       | 89  | 1.12       | 0.29       | 90  | 1.27       | 0.41       | 87  | 1.52       | 0.57       | 86  |
| Nonaccrual assets .....                                 | 1.33       | 0.84       | 86  | 1.61       | 0.92       | 85  | 1.52       | 0.85       | 89  | 1.88       | 1.10       | 82  | 3.07       | 1.56       | 87  |
| 30+ days PD & nonaccrual assets.....                    | 3.12       | 1.71       | 84  | 3.84       | 1.96       | 88  | 3.79       | 1.92       | 86  | 4.28       | 2.37       | 87  | 5.85       | 3.24       | 84  |
| PERCENT OF TOTAL ASSETS:                                |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| 90+ days PD and nonaccrual assets.....                  | 0.74       | 0.66       | 64  | 0.84       | 0.78       | 64  | 0.81       | 0.72       | 64  | 1          | 0.99       | 57  | 1.48       | 1.36       | 62  |
| 90+ PD & nonaccrual assets + OREO .....                 | 0.77       | 0.78       | 53  | 0.88       | 0.93       | 51  | 0.85       | 0.86       | 52  | 1.11       | 1.16       | 50  | 1.58       | 1.59       | 58  |
| RESTRUCTURED & NONACCRL LNS&LS<br>+ OREO AS PERCENT OF: |            |            |     |            |            |     |            |            |     |            |            |     |            |            |     |
| Total assets.....                                       | 0.90       | 0.98       | 49  | 1.12       | 1.19       | 50  | 1          | 1.11       | 50  | 1.42       | 1.44       | 54  | 1.75       | 1.79       | 52  |
| Allowance for loan & lease losses.....                  | 162.14     | 150.95     | 57  | 190.16     | 167.31     | 65  | 182.13     | 153.67     | 65  | 211.49     | 177.17     | 65  | 188.23     | 200.83     | 54  |
| Equity cap + ALLL.....                                  | 8.42       | 7.88       | 61  | 11.52      | 9.44       | 66  | 10.51      | 8.88       | 65  | 15.12      | 11.84      | 69  | 18.27      | 15.11      | 63  |
| Tier 1 cap + ALLL.....                                  | 10.27      | 11.75      | 52  | 14.25      | 11.05      | 69  | 12.89      | 10.38      | 65  | 18.91      | 14.23      | 75  | 22.70      | 17.86      | 72  |
| Loans & leases + OREO .....                             | 2.64       | 1.63       | 83  | 3.66       | 1.96       | 84  | 3.28       | 1.81       | 83  | 4.48       | 2.34       | 82  | 5.43       | 3.02       | 83  |

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
Page 13A

## Past Due and Nonaccrual Loans and Leases

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer_1 | Pct |
| <b>30+ DAYS PAST DUE AND NONACCRUAL LNS&amp;LS AS A PERCENT OF LOAN TYPE:</b> |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Real estate   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 1.32       | 0.52   | 88  | 1.61       | 0.60   | 90  | 1.66       | 0.60   | 88  | 1.65       | 0.75   | 86  | 1.88       | 1.01   | 83  |
| – 90+ days past due.....  | 1.70       | 0.38   | 88  | 2.60       | 0.48   | 91  | 2.54       | 0.46   | 91  | 2.85       | 0.58   | 91  | 3.38       | 0.75   | 88  |
| – Nonaccrual.....   | 2.77       | 1.08   | 90  | 3.86       | 1.35   | 94  | 3.65       | 1.25   | 93  | 4.52       | 1.69   | 93  | 7.53       | 2.38   | 91  |
| Coml & indl   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 0.25       | 0.22   | 61  | 0.52       | 0.29   | 79  | 0.54       | 0.26   | 83  | 0.56       | 0.32   | 78  | 0.67       | 0.43   | 70  |
| – 90+ days past due.....  | 0.07       | 0.04   | 81  | 0.05       | 0.06   | 64  | 0.06       | 0.04   | 68  | 0.06       | 0.08   | 61  | 0.09       | 0.13   | 61  |
| – Nonaccrual.....   | 0.60       | 0.88   | 42  | 0.39       | 0.63   | 49  | 0.28       | 0.59   | 36  | 0.58       | 0.70   | 52  | 0.95       | 1      | 63  |
| Individuals   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 1.09       | 0.95   | 60  | 1.16       | 1.13   | 63  | 1.20       | 1.08   | 62  | 1.32       | 1.22   | 63  | 1.52       | 1.31   | 64  |
| – 90+ days past due.....  | 0.58       | 0.18   | 85  | 0.64       | 0.25   | 81  | 0.65       | 0.22   | 84  | 0.77       | 0.31   | 81  | 0.97       | 0.29   | 85  |
| – Nonaccrual.....   | 0.21       | 0.22   | 59  | 0.21       | 0.31   | 52  | 0.23       | 0.37   | 55  | 0.13       | 0.23   | 43  | 0.14       | 0.33   | 39  |
| Dep inst Ins  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 0.00       | 0.00   | 49  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 48  | 0.02       | 0.01   | 87  |
| – 90+ days past due.....  | 0.05       | 0.00   | 98  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 48  | 0.03       | 0.00   | 95  | 0.00       | 0.00   | 47  |
| – Nonaccrual.....   | 0.00       | 0.00   | 49  | 0.00       | 0.00   | 48  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 46  |
| Agricultural  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 0.53       | 0.21   | 80  | 0.66       | 0.13   | 91  | 1.53       | 0.10   | 96  | 1.90       | 0.18   | 96  | 0.00       | 0.25   | 21  |
| – 90+ days past due.....  | 0.00       | 0.04   | 36  | 0.00       | 0.01   | 40  | 0.42       | 0.01   | 96  | 0.25       | 0.01   | 95  | 0.00       | 0.02   | 38  |
| – Nonaccrual.....   | 0.00       | 0.72   | 21  | 0.26       | 0.94   | 61  | 0.14       | 0.91   | 53  | 0.38       | 0.84   | 63  | 0.31       | 1.27   | 55  |
| Foreign govts   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 0.00       | 0.01   | 47  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 47  | 0.00       | 0.87   | 44  |
| – 90+ days past due.....  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  |
| – Nonaccrual.....   | 0.00       | 0.00   | 47  | 0.00       | 0.01   | 47  | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 47  | 0.00       | 0.16   | 44  |
| Other Ins & ls  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| – 30–89 days PD.....  | 0.68       | 0.18   | 89  | 0.63       | 0.18   | 88  | 0.74       | 0.20   | 90  | 0.51       | 0.21   | 79  | 0.36       | 0.21   | 78  |
| – 90+ days past due.....  | 0.04       | 0.02   | 82  | 0.01       | 0.02   | 69  | 0.01       | 0.02   | 62  | 0.01       | 0.04   | 62  | 0.02       | 0.03   | 67  |
| – Nonaccrual.....   | 0.09       | 0.22   | 51  | 0.01       | 0.20   | 32  | 0.05       | 0.19   | 45  | 0.01       | 0.21   | 34  | 0.06       | 0.27   | 39  |

**Past Due and Nonaccrual Loans and Leases—Continued**

|                   | 09/30/2015               |        |      | 09/30/2014 |        |      | 12/31/2014 |        |      | 12/31/2013 |        |      | 12/31/2012 |        |      |    |
|-------------------|--------------------------|--------|------|------------|--------|------|------------|--------|------|------------|--------|------|------------|--------|------|----|
|                   | BHC                      | Peer 1 | Pct  | BHC        | Peer 1 | Pct  | BHC        | Peer 1 | Pct  | BHC        | Peer 1 | Pct  | BHC        | Peer 1 | Pct  |    |
| <b>MEMORANDA:</b> |                          |        |      |            |        |      |            |        |      |            |        |      |            |        |      |    |
| 1–4 family        | – 30–89 days PD.....     | 1.76   | 0.73 | 89         | 2.19   | 0.83 | 91         | 2.21   | 0.88 | 89         | 2.15   | 1.04 | 87         | 2.30   | 1.23 | 83 |
|                   | – 90+ days past due..... | 2.34   | 0.68 | 85         | 3.62   | 0.71 | 88         | 3.55   | 0.71 | 88         | 3.93   | 0.85 | 89         | 4.45   | 0.99 | 87 |
|                   | – Nonaccrual .....       | 3.69   | 1.40 | 89         | 5.18   | 1.68 | 94         | 4.94   | 1.57 | 94         | 5.95   | 1.80 | 95         | 9.67   | 2.20 | 95 |
| Revolving         | – 30–89 days PD.....     | 0.94   | 0.47 | 84         | 0.98   | 0.60 | 81         | 1.02   | 0.63 | 80         | 1.13   | 0.57 | 84         | 1.27   | 0.66 | 83 |
|                   | – 90+ days past due..... | 1.24   | 0.07 | 97         | 1.15   | 0.11 | 95         | 1.27   | 0.12 | 96         | 0.98   | 0.13 | 93         | 1.64   | 0.12 | 95 |
|                   | – Nonaccrual .....       | 2.98   | 1.33 | 79         | 2.91   | 1.24 | 82         | 2.98   | 1.24 | 82         | 3.05   | 1.27 | 87         | 2.96   | 1.23 | 85 |
| Closed-end        | – 30–89 days PD.....     | 2      | 0.80 | 89         | 2.73   | 0.93 | 91         | 2.71   | 1    | 89         | 2.64   | 1.21 | 86         | 2.89   | 1.43 | 83 |
|                   | – 90+ days past due..... | 2.67   | 0.80 | 83         | 4.70   | 0.88 | 91         | 4.49   | 0.88 | 89         | 5.37   | 1.06 | 89         | 6.05   | 1.26 | 87 |
|                   | – Nonaccrual .....       | 3.91   | 1.45 | 89         | 6.18   | 1.84 | 94         | 5.75   | 1.69 | 94         | 7.36   | 2.02 | 96         | 13.51  | 2.49 | 97 |
| Jr lien           | – 30–89 days PD.....     | 0.03   | 0.04 | 47         | 0.05   | 0.05 | 61         | 0.05   | 0.05 | 59         | 0.07   | 0.06 | 58         | 0.11   | 0.10 | 65 |
|                   | – 90+ days PD.....       | 0.01   | 0.01 | 71         | 0.02   | 0.01 | 78         | 0.02   | 0.01 | 76         | 0.02   | 0.01 | 77         | 0.04   | 0.02 | 82 |
|                   | – Nonaccrual .....       | 0.06   | 0.11 | 49         | 0.10   | 0.13 | 58         | 0.10   | 0.13 | 57         | 0.13   | 0.14 | 60         | 0.23   | 0.17 | 66 |
| Commercial RE     | – 30–89 days PD.....     | 0.21   | 0.19 | 58         | 0.14   | 0.28 | 36         | 0.31   | 0.23 | 68         | 0.37   | 0.33 | 53         | 0.63   | 0.65 | 57 |
|                   | – 90+ days past due..... | 0.03   | 0.07 | 59         | 0.05   | 0.16 | 48         | 0.06   | 0.11 | 61         | 0.04   | 0.21 | 56         | 0.17   | 0.34 | 62 |
|                   | – Nonaccrual .....       | 0.40   | 0.62 | 40         | 0.55   | 0.96 | 32         | 0.49   | 0.83 | 30         | 0.78   | 1.32 | 35         | 1.16   | 2.42 | 27 |
| Const & dev       | – 30–89 days PD.....     | 1.57   | 0.24 | 92         | 0.63   | 0.27 | 82         | 0.60   | 0.29 | 78         | 0.44   | 0.45 | 66         | 0.89   | 1.25 | 55 |
|                   | – 90+ days past due..... | 0.27   | 0.12 | 80         | 0.53   | 0.35 | 75         | 0.74   | 0.20 | 83         | 0.39   | 0.45 | 74         | 2.26   | 1.06 | 79 |
|                   | – Nonaccrual .....       | 0.42   | 0.71 | 45         | 0.53   | 1.77 | 30         | 0.38   | 1.33 | 31         | 0.78   | 2.45 | 32         | 1.83   | 5.54 | 26 |
| 1–4 family        | – 30–89 days PD.....     | 0.29   | 0.03 | 92         | 0.09   | 0.05 | 79         | 0.16   | 0.07 | 80         | 0.00   | 0.06 | 22         | 0.00   | 0.14 | 23 |
|                   | – 90+ days PD.....       | 0.18   | 0.02 | 93         | 0.33   | 0.07 | 88         | 0.30   | 0.02 | 93         | 0.39   | 0.05 | 90         | 0.92   | 0.16 | 88 |
|                   | – Nonaccrual .....       | 0.38   | 0.10 | 88         | 0.37   | 0.19 | 76         | 0.34   | 0.16 | 81         | 0.50   | 0.37 | 70         | 0.77   | 0.82 | 58 |
| Other             | – 30–89 days PD.....     | 1.28   | 0.18 | 91         | 0.55   | 0.20 | 85         | 0.44   | 0.18 | 77         | 0.44   | 0.36 | 71         | 0.89   | 1.05 | 62 |
|                   | – 90+ days PD.....       | 0.10   | 0.09 | 71         | 0.20   | 0.23 | 70         | 0.44   | 0.14 | 86         | 0.00   | 0.33 | 26         | 1.35   | 0.82 | 77 |
|                   | – Nonaccrual .....       | 0.03   | 0.55 | 25         | 0.15   | 1.46 | 22         | 0.04   | 1.08 | 16         | 0.29   | 1.93 | 26         | 1.06   | 4.50 | 27 |
| Multifamily       | – 30–89 days PD.....     | 0.02   | 0.12 | 42         | 0.04   | 0.21 | 43         | 0.11   | 0.15 | 61         | 0.20   | 0.26 | 54         | 0.48   | 0.55 | 57 |
|                   | – 90+ days past due..... | 0.01   | 0.04 | 74         | 0.02   | 0.12 | 65         | 0.00   | 0.06 | 62         | 0.02   | 0.11 | 61         | 0.02   | 0.26 | 55 |
|                   | – Nonaccrual .....       | 0.20   | 0.24 | 61         | 0.29   | 0.32 | 63         | 0.26   | 0.31 | 58         | 0.45   | 0.52 | 60         | 0.67   | 1.29 | 44 |
| Nonfarm res       | – 30–89 days PD.....     | 0.29   | 0.19 | 70         | 0.25   | 0.25 | 59         | 0.61   | 0.21 | 93         | 0.64   | 0.34 | 80         | 0.82   | 0.51 | 76 |
|                   | – 90+ days past due..... | 0.03   | 0.06 | 62         | 0.03   | 0.12 | 52         | 0.05   | 0.10 | 62         | 0.04   | 0.16 | 57         | 0.11   | 0.23 | 64 |
|                   | – Nonaccrual .....       | 0.78   | 0.60 | 69         | 1.03   | 0.98 | 65         | 0.94   | 0.91 | 64         | 1.33   | 1.29 | 63         | 1.76   | 2.09 | 54 |
| Owner Occ         | – 30–89 days PD.....     | 0.16   | 0.08 | 83         | 0.14   | 0.10 | 67         | 0.16   | 0.09 | 80         | 0.42   | 0.14 | 92         | 0.48   | 0.18 | 86 |
|                   | – 90+ days PD.....       | 0.00   | 0.02 | 27         | 0.00   | 0.04 | 24         | 0.00   | 0.04 | 24         | 0.01   | 0.05 | 58         | 0.03   | 0.08 | 61 |
|                   | – Nonaccrual .....       | 0.50   | 0.30 | 78         | 0.58   | 0.39 | 65         | 0.53   | 0.37 | 66         | 0.75   | 0.54 | 70         | 0.89   | 0.77 | 66 |
| Other             | – 30–89 days PD.....     | 0.13   | 0.10 | 65         | 0.11   | 0.14 | 53         | 0.46   | 0.11 | 93         | 0.22   | 0.18 | 64         | 0.34   | 0.31 | 58 |
|                   | – 90+ days PD.....       | 0.03   | 0.03 | 68         | 0.03   | 0.07 | 62         | 0.05   | 0.05 | 71         | 0.03   | 0.10 | 60         | 0.09   | 0.14 | 64 |
|                   | – Nonaccrual .....       | 0.28   | 0.27 | 57         | 0.45   | 0.46 | 55         | 0.41   | 0.42 | 57         | 0.58   | 0.63 | 58         | 0.86   | 0.96 | 57 |
| Farmland          | – 30–89 days PD.....     | 0.00   | 0.23 | 23         | 3.08   | 0.20 | 95         | 0.79   | 0.11 | 95         | 0.00   | 0.29 | 24         | 0.00   | 0.32 | 21 |
|                   | – 90+ days past due..... | 0.00   | 0.23 | 35         | 0.00   | 0.25 | 35         | 0.00   | 0.20 | 35         | 0.00   | 0.32 | 34         | 0.00   | 0.58 | 30 |
|                   | – Nonaccrual .....       | 0.39   | 0.55 | 56         | 3.08   | 0.87 | 89         | 1.98   | 0.74 | 83         | 4.27   | 1.55 | 86         | 1.37   | 3.17 | 47 |
| Credit card       | – 30–89 days PD.....     | 0.74   | 1.16 | 17         | 0.77   | 1.27 | 26         | 0.72   | 1.09 | 24         | 0.86   | 1.10 | 36         | 1.07   | 1.06 | 44 |
|                   | – 90+ days past due..... | 0.65   | 0.66 | 46         | 0.68   | 0.59 | 49         | 0.69   | 0.59 | 50         | 0.81   | 0.54 | 63         | 1.02   | 0.54 | 68 |
|                   | – Nonaccrual .....       | 0.00   | 0.09 | 33         | 0.00   | 0.14 | 33         | 0.00   | 0.12 | 33         | 0.00   | 0.16 | 30         | 0.00   | 0.29 | 60 |

**Risk-Based Capital (Beginning March 2015, Replaced by Page 14A)**

|   | 09/30/2015    | 09/30/2014    | 12/31/2014    | 12/31/2013    | 12/31/2012    |     |        |        |     |       |        |     |       |        |     |
|---|---------------|---------------|---------------|---------------|---------------|-----|--------|--------|-----|-------|--------|-----|-------|--------|-----|
| <b>TIER 1 CAPITAL: (\$000)</b>                                      |               |               |               |               |               |     |        |        |     |       |        |     |       |        |     |
| Total equity capital .....  |               | 230,939,000   | 231,727,000   | 211,178,000   | 204,069,000   |     |        |        |     |       |        |     |       |        |     |
| Net unrealized gains (losses) on AFS secs .....                     |               |               |               | 2,798,000     | 6,868,000     |     |        |        |     |       |        |     |       |        |     |
| Less: Net unrealized loss on AFS eq secs .....                      |               |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| Accum net gains (losses) on cash flow hedges .....                  |               |               |               | -1,461,000    | -2,670,000    |     |        |        |     |       |        |     |       |        |     |
| Less: Nonqualifying perpetual pref stock .....                      |               |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| Qualifying other capital elements .....                             |               |               |               | 5,619,000     | 10,608,000    |     |        |        |     |       |        |     |       |        |     |
| Less: Disallowed goodwill and oth intang .....                      |               |               |               | 46,613,000    | 47,312,000    |     |        |        |     |       |        |     |       |        |     |
| Less: Cumulative change in fair values of liabilities .....         |               |               |               | 1,300,000     | 1,577,000     |     |        |        |     |       |        |     |       |        |     |
| Less: Disallowed servicing assts and PCCR .....                     |               |               |               | 719,000       | 662,000       |     |        |        |     |       |        |     |       |        |     |
| Less: Disallowed deferred tax assets .....                          |               |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| Other additns to (deduct from) tier 1 capital .....                 |               |               |               | -1,165,000    | -926,000      |     |        |        |     |       |        |     |       |        |     |
| Tier 1 capital .....  | 183,777,000   | 186,294,000   | 165,663,000   | 160,002,000   |               |     |        |        |     |       |        |     |       |        |     |
| <b>TIER 2 CAPITAL:</b>  |               |               |               |               |               |     |        |        |     |       |        |     |       |        |     |
| Qualifying sub debt & redeemable pref stock .....                   |               |               |               | 16,695,000    | 18,061,000    |     |        |        |     |       |        |     |       |        |     |
| Cumulative PPS includable in tier 2 .....                           |               |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| ALLL includable in tier 2 .....                                     |               |               |               | 16,969,000    | 16,054,000    |     |        |        |     |       |        |     |       |        |     |
| Unrlzd gains on AFS eq sec incl in tier 2 .....                     |               |               |               | 8,000         | 10,000        |     |        |        |     |       |        |     |       |        |     |
| Other tier 2 capital components .....                               |               |               |               | -49,000       | -32,000       |     |        |        |     |       |        |     |       |        |     |
| Allowable tier 2 capital (limited to amount of tier 1 capital)..... |               |               |               | 33,623,000    | 34,093,000    |     |        |        |     |       |        |     |       |        |     |
| <b>TIER 3 CAPITAL.....</b>  |               |               |               |               | 0             |     |        |        |     |       |        |     |       |        |     |
| Total RB capital before deductions .....                            |               |               |               | 199,286,000   | 194,095,000   |     |        |        |     |       |        |     |       |        |     |
| Less: Deductions for RBC.....                                       |               |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| <b>TOTAL RISK-BASED CAPITAL.....</b>                                |               |               |               | 199,286,000   | 194,095,000   |     |        |        |     |       |        |     |       |        |     |
| <b>RISK-WEIGHTED ASSETS:</b>  |               |               |               |               |               |     |        |        |     |       |        |     |       |        |     |
| Total on-B/S RWA .....  |               |               |               | 907,219,200   | 862,860,800   |     |        |        |     |       |        |     |       |        |     |
| Total off-B/S items & deriv cr eq RWA .....                         |               |               |               | 347,384,100   | 304,986,200   |     |        |        |     |       |        |     |       |        |     |
| Risk-weighted assets .....  |               |               |               | 1,254,603,300 | 1,167,847,000 |     |        |        |     |       |        |     |       |        |     |
| Market risk equivalent assets .....                                 |               |               |               | 164,716,000   | 114,276,000   |     |        |        |     |       |        |     |       |        |     |
| Risk-weighted assets before deductions .....                        |               |               |               | 1,419,319,300 | 1,282,123,000 |     |        |        |     |       |        |     |       |        |     |
| Less: Excess allow for loan & lease loss .....                      |               |               |               | 0             | 6,550,000     |     |        |        |     |       |        |     |       |        |     |
| Less: Alloc transfer risk reserve .....                             | 0             | 0             | 0             | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| Total risk-weighted assets .....                                    | 1,462,240,000 | 1,472,601,500 | 1,419,319,300 | 1,275,573,000 |               |     |        |        |     |       |        |     |       |        |     |
| Average total assets for leverage ratio .....                       |               |               |               | 2,343,713,000 | 2,243,242,000 |     |        |        |     |       |        |     |       |        |     |
| <b>MEMORANDA:</b>   |               |               |               |               |               |     |        |        |     |       |        |     |       |        |     |
| Mortgage servicing assets .....                                     | 6,716,000     |               |               | 9,614,000     | 7,614,000     |     |        |        |     |       |        |     |       |        |     |
| Purchased credit card relationships & NMSA .....                    |               |               |               | 131,000       | 295,000       |     |        |        |     |       |        |     |       |        |     |
| All other identifiable intangible assets .....                      |               |               |               | 1,487,000     | 1,940,000     |     |        |        |     |       |        |     |       |        |     |
| Cap purch prog-SR perp pref stk .....                               | 0             |               |               | 0             | 0             |     |        |        |     |       |        |     |       |        |     |
| Cap purch prog-warrants .....                                       | 683,000       |               |               | 845,000       | 845,000       |     |        |        |     |       |        |     |       |        |     |
| <b>CAPITAL RATIOS:</b>  | BHC           | Peer_1        | Pct           | BHC           | Peer_1        | Pct | BHC    | Peer_1 | Pct | BHC   | Peer_1 | Pct | BHC   | Peer_1 | Pct |
| Tier 1 leverage ratio .....   |               |               |               | 7.63          | 9.82          | 13  | 7.56   | 9.82   | 12  | 7.07  | 9.63   | 7   | 7.13  | 9.38   | 12  |
| Tier 1 RBC ratio .....  |               |               |               | 13.30         |               |     | 13.14  |        |     | 11.67 | 13.08  | 26  | 12.54 | 12.84  | 48  |
| Total risk-based capital ratio .....                                |               |               |               | 14.90         |               |     | 14.75  |        |     | 14.04 | 14.96  | 37  | 15.22 | 14.83  | 62  |
| Tangible tier 1 leverage ratio .....                                |               |               |               | 9.86          |               |     | 9.79   |        |     | 6.56  | 9.33   | 8   | 6.69  | 9.11   | 9   |
| Tangible common eq cap / Tan assets .....                           |               |               |               | 8.87          |               |     | 8.83   |        |     | 5.97  | 8.32   | 11  | 5.95  | 8.03   | 12  |
| Tier 1 Common Eq Cap / T RWA .....                                  |               |               |               | 12.09         |               |     | 11.97  |        |     | 10.49 | 11.79  | 28  | 11.07 | 11.43  | 47  |
| <b>OTHER RATIOS:</b>  |               |               |               |               |               |     |        |        |     |       |        |     |       |        |     |
| Mtg svrg assets / Prin bal 1-4 fam others .....                     |               |               |               | 0.89          |               |     | 0.83   |        |     | 1.18  | 0.91   | 82  | 0.89  | 0.68   | 79  |
| Est FV of mtg svrg assets / Mtg serv asts .....                     |               |               |               | 111.99        |               |     | 127.94 |        |     | 100   | 111.64 | 25  | 100   | 106.13 | 29  |

BHC Name JPMORGAN CHASE & CO.  
 RSSD Number 1039502  
 City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP  
 Page 14A

## Regulatory Capital Components and Ratios (Beginning March 2015, Page 14A Applies to all Institutions)

|   | 09/30/2015           |  | 09/30/2014           |  | 12/31/2014           |  | 12/31/2013 |  | 12/31/2012 |
|---|----------------------|--|----------------------|--|----------------------|--|------------|--|------------|
| <b>COMMON EQUITY TIER 1 CAPITAL: (\$000)</b>                            |                      |  |                      |  |                      |  |            |  |            |
| Common Stock Plus Related Surplus .....                                 | 75,859,000           |  | 80,714,000           |  | 79,498,000           |  |            |  |            |
| Retained Earnings .....   | 143,050,000          |  | 126,896,000          |  | 129,977,000          |  |            |  |            |
| Accumulated Other Comprehensive Income (AOCI).....                      | 324,000              |  | 499,000              |  | 320,000              |  |            |  |            |
| Common Equity Tier 1 Minority Interest.....                             | 1,000                |  | 1,000                |  | 1,000                |  |            |  |            |
| Common Equity Tier 1 Capital Before Adjustments/Deductions.....         | 219,234,000          |  | 208,110,000          |  | 209,796,000          |  |            |  |            |
| <b>COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS/DEDUCTIONS</b>             |                      |  |                      |  |                      |  |            |  |            |
| Less: Goodwill, Intangible Assets, & Deferred Tax Assets.....           | 45,039,000           |  | 45,487,000           |  | 45,251,000           |  |            |  |            |
| Accumulated Other Comprehensive Income-Related Adjustments.....         | -44,000              |  | -69,000              |  | -95,000              |  |            |  |            |
| Other Deductions from Common Equity Tier 1 Capital.....                 | 662,000              |  | 230,000              |  | 214,000              |  |            |  |            |
| Less: Non-significant Investments .....                                 | 0                    |  | 0                    |  | 0                    |  |            |  |            |
| <b>Subtotal .....</b>   | <b>173,577,000</b>   |  | <b>162,462,000</b>   |  | <b>164,426,000</b>   |  |            |  |            |
| Less: Significant Investments, MSAs, & Deferred Tax Assets > 10%.....   | 0                    |  | 0                    |  | 0                    |  |            |  |            |
| Less: Significant Investments > 15% .....                               | 0                    |  | 0                    |  | 0                    |  |            |  |            |
| Less: Deductions Applied To Cover Deductions .....                      | 0                    |  | 0                    |  | 0                    |  |            |  |            |
| Total Adjustments & Deductions .....                                    | 0                    |  | 0                    |  | 0                    |  |            |  |            |
| <b>COMMON EQUITY TIER 1 CAPITAL.....</b>                                | <b>173,577,000</b>   |  | <b>162,462,000</b>   |  | <b>164,426,000</b>   |  |            |  |            |
| <b>ADDITIONAL TIER 1 CAPITAL:</b>                                       |                      |  |                      |  |                      |  |            |  |            |
| Additional T1C Instruments & Related Surplus .....                      | 26,068,000           |  | 20,063,000           |  | 20,063,000           |  |            |  |            |
| Non-qualifying Capital Instruments.....                                 | 999,000              |  | 2,670,000            |  | 2,670,000            |  |            |  |            |
| Tier 1 Minority Interest Not Incl in Common Equity Tier 1 Capital ..... | 227,000              |  | 43,000               |  | 420,000              |  |            |  |            |
| Additional Tier 1 Capital Before Deductions .....                       | 27,294,000           |  | 22,776,000           |  | 23,153,000           |  |            |  |            |
| Less: Additional Tier 1 Capital Deductions .....                        | 1,649,000            |  | 1,461,000            |  | 1,285,000            |  |            |  |            |
| Additional Tier 1 Capital.....  | 25,645,000           |  | 21,315,000           |  | 21,868,000           |  |            |  |            |
| <b>TIER 1 CAPITAL.....</b>  | <b>199,222,000</b>   |  | <b>183,777,000</b>   |  | <b>186,294,000</b>   |  |            |  |            |
| <b>TIER 2 CAPITAL:</b>  |                      |  |                      |  |                      |  |            |  |            |
| Tier 2 Capital Instruments & Related Surplus.....                       | 18,112,000           |  | 16,504,000           |  | 17,504,000           |  |            |  |            |
| Non-qualifying Capital Instruments.....                                 | 2,997,000            |  | 2,670,000            |  | 2,670,000            |  |            |  |            |
| Total Capital Minority Interest Not Included in Tier 1 Capital .....    | 8,000                |  | 2,000                |  | 8,000                |  |            |  |            |
| Allowance for Loan & Lease Loss in Tier 2 Capital .....                 | 14,201,000           |  | 15,526,000           |  | 14,807,000           |  |            |  |            |
| Exited Advance Approach Eligible Credit Reserves.....                   | 3,701,000            |  | 1,343,000            |  | 4,266,000            |  |            |  |            |
| Unrealized Gains on AFS Preferred Stock Class as Equity.....            | 5,000                |  | 5,000                |  | 6,000                |  |            |  |            |
| Tier 2 Capital Before Deductions .....                                  | 35,323,000           |  | 34,707,000           |  | 34,995,000           |  |            |  |            |
| Exited Advanced Approach T2C Before Deductions.....                     | 24,823,000           |  | 20,524,000           |  | 24,454,000           |  |            |  |            |
| Less: Tier 2 Capital Deductions .....                                   | 83,000               |  | 68,000               |  | 64,000               |  |            |  |            |
| <b>TIER 2 CAPITAL.....</b>  | <b>35,240,000</b>    |  | <b>34,639,000</b>    |  | <b>34,931,000</b>    |  |            |  |            |
| <b>EXITED ADVANCED APPROACH TIER 2 CAPITAL.....</b>                     | <b>24,740,000</b>    |  | <b>20,456,000</b>    |  | <b>24,390,000</b>    |  |            |  |            |
| <b>TOTAL CAPITAL.....</b>   | <b>234,462,000</b>   |  | <b>218,416,000</b>   |  | <b>221,225,000</b>   |  |            |  |            |
| <b>EXITED ADVANCED APPROACH TOTAL CAPITAL.....</b>                      | <b>223,962,000</b>   |  | <b>204,233,000</b>   |  | <b>210,684,000</b>   |  |            |  |            |
| <b>VITAL ASSETS FOR LEVERAGE RATIO:</b>                                 |                      |  |                      |  |                      |  |            |  |            |
| Average Total Consolidated Assets .....                                 | 2,416,247,000        |  | 2,447,063,000        |  | 2,503,514,000        |  |            |  |            |
| Less: Deductions from Common Equity Tier 1 Capital .....                | 45,899,000           |  | 46,374,000           |  | 46,031,000           |  |            |  |            |
| Less: Other Deductions .....  | -5,461,000           |  | -7,809,000           |  | -7,931,000           |  |            |  |            |
| <b>TOTAL ASSETS FOR LEVERAGE RATIO.....</b>                             | <b>2,375,809,000</b> |  | <b>2,408,498,000</b> |  | <b>2,465,414,000</b> |  |            |  |            |
| <b>TOTAL RISK-WEIGHTED ASSETS .....</b>                                 | <b>1,503,370,253</b> |  | <b>1,462,240,000</b> |  | <b>1,472,601,500</b> |  |            |  |            |
| <b>EXITED ADVANCED APPROACH TOTAL RWA .....</b>                         | <b>1,502,685,000</b> |  | <b>1,599,467,460</b> |  | <b>1,608,240,000</b> |  |            |  |            |

|  | BHC   | Peer_1 | Pct | BHC   | Peer_1 | Pct | BHC   | Peer_1 | Pct | BHC | Peer_1 | Pct | BHC | Peer_1 | Pct |
|--|-------|--------|-----|-------|--------|-----|-------|--------|-----|-----|--------|-----|-----|--------|-----|
| <b>CAPITAL RATIOS:</b>                       |       |        |     |       |        |     |       |        |     |     |        |     |     |        |     |
| Common Equity Tier 1 Capital, Column A ..... | 11.55 | 12.02  | 52  | 11.11 | 12.72  | 30  | 11.17 | 12.81  | 35  |     |        |     |     |        |     |
| Common Equity Tier 1 Capital, Column B ..... | 11.55 | 0.47   | 93  | 10.16 | 6      | 53  | 10.22 | 6.47   | 50  |     |        |     |     |        |     |
| Tier 1 Capital, Column A.....                | 13.25 | 12.93  | 63  | 12.57 | 13.75  | 26  | 12.65 | 14.12  | 35  |     |        |     |     |        |     |
| Tier 1 Capital, Column B.....                | 13.26 | 0.53   | 94  | 11.49 | 6.58   | 53  | 11.58 | 7.15   | 50  |     |        |     |     |        |     |
| Total Capital, Column A .....                | 15.60 | 14.76  | 71  | 14.94 | 16.60  | 26  | 15.02 | 16.83  | 21  |     |        |     |     |        |     |
| Total Capital, Column B .....                | 14.90 | 0.59   | 94  | 12.77 | 7.36   | 60  | 13.10 | 7.99   | 57  |     |        |     |     |        |     |
| Tier 1 Leverage.....                         | 8.39  | 9.51   | 29  | 7.63  | 7.79   | 33  | 7.56  | 8.46   | 28  |     |        |     |     |        |     |

**Insurance and Broker-Dealer Activities**

|  | 09/30/2015 |            |  | 09/30/2014 |            |  | 12/31/2014 |            |  | 12/31/2013 |            |  | 12/31/2012 |            |  | Percent Change |        |
|--|------------|------------|--|------------|------------|--|------------|------------|--|------------|------------|--|------------|------------|--|----------------|--------|
|  |            |            |  |            |            |  |            |            |  |            |            |  |            |            |  | 1-qtr          | 1-yr   |
| INSURANCE ACTIVITIES: (\$000)                    |            |            |  |            |            |  |            |            |  |            |            |  |            |            |  |                |        |
| Total insurance underwriting assets .....        |            | 3,706,000  |  |            | 4,115,000  |  |            | 4,033,000  |  |            | 4,659,000  |  |            | 4,710,000  |  | -8.18          | -9.94  |
| Total property casualty companies .....          |            | 918,000    |  |            | 1,001,000  |  |            | 949,000    |  |            | 1,195,000  |  |            | 1,208,000  |  | -3.57          | -8.29  |
| Reinsurance recoverables (P/C).....              |            | 54,000     |  |            | 57,000     |  |            | 59,000     |  |            | 76,000     |  |            | 0          |  | -11.48         | -5.26  |
| Total life health companies .....                |            | 2,788,000  |  |            | 3,114,000  |  |            | 3,084,000  |  |            | 3,464,000  |  |            | 3,502,000  |  | -9.60          | -10.47 |
| Reinsurance recoverables (L/H).....              |            | 0          |  |            | 0          |  |            | 0          |  |            | 0          |  |            | 0          |  |                |        |
| Separate account assets (L/H).....               |            | 2,689,000  |  |            | 3,003,000  |  |            | 2,983,000  |  |            | 3,328,000  |  |            | 3,372,000  |  | -9.80          | -10.46 |
| Total insurance underwriting equity .....        |            | 1,234,000  |  |            | 1,189,000  |  |            | 1,207,000  |  |            | 1,057,000  |  |            | 762,000    |  | 0.65           | 3.78   |
| Total property casualty companies .....          |            | 932,000    |  |            | 885,000    |  |            | 905,000    |  |            | 932,000    |  |            | 641,000    |  | 1.30           | 5.31   |
| Total life health companies .....                |            | 302,000    |  |            | 304,000    |  |            | 302,000    |  |            | 125,000    |  |            | 121,000    |  | -1.31          | -0.66  |
| Total insurance underwriting net income .....    |            | -61,000    |  |            | -45,000    |  |            | -56,000    |  |            | 33,000     |  |            | 93,000     |  |                |        |
| Total property casualty companies .....          |            | -66,000    |  |            | -51,000    |  |            | -66,000    |  |            | 18,000     |  |            | 80,000     |  |                |        |
| Total life health companies .....                |            | 5,000      |  |            | 6,000      |  |            | 10,000     |  |            | 15,000     |  |            | 13,000     |  | 66.67          | -16.67 |
| Claims & claims adj expense reserves (P/C) ..... |            | 228,000    |  |            | 241,000    |  |            | 231,000    |  |            | 281,000    |  |            | 380,000    |  | 0.44           | -5.39  |
| Unearned premiums (P/C).....                     |            | 6,000      |  |            | 8,000      |  |            | 2,000      |  |            | 7,000      |  |            | 175,000    |  | -45.45         | -25    |
| Policyholder ben & contracthold funds (L/H)..... |            | 0          |  |            | 6,000      |  |            | 0          |  |            | 9,000      |  |            | 4,000      |  |                | -100   |
| Separate account liabilities (L/H).....          |            | 2,689,000  |  |            | 3,003,000  |  |            | 2,983,000  |  |            | 3,328,000  |  |            | 3,372,000  |  | -9.80          | -10.46 |
| Insurance activities revenue .....               |            | 17,000     |  |            | 33,000     |  |            | 46,000     |  |            | 267,000    |  |            | 444,000    |  | 88.89          | -48.48 |
| Other Insurance Activities Income .....          |            | 13,000     |  |            | 20,000     |  |            | 27,000     |  |            | 35,000     |  |            | 27,000     |  | 30             | -35    |
| Ins & reins underwriting inc.....                |            | 4,000      |  |            | 13,000     |  |            | 19,000     |  |            | 232,000    |  |            | 417,000    |  | -69.23         |        |
| Premiums.....                                    |            | 4,000      |  |            | 13,000     |  |            | 19,000     |  |            | 232,000    |  |            | 417,000    |  | -69.23         |        |
| Credit related insur underwriting .....          |            | 17,000     |  |            | 28,000     |  |            | 40,000     |  |            | 59,000     |  |            | 75,000     |  | 70             | -39.29 |
| Other insurance underwriting .....               |            | -13,000    |  |            | -15,000    |  |            | -21,000    |  |            | 173,000    |  |            | 342,000    |  |                |        |
| Insurance benefits, losses, expenses.....        |            | 42,000     |  |            | 41,000     |  |            | 48,000     |  |            | 145,000    |  |            | 250,000    |  | 35.48          | 2.44   |
| Net assets of insurance underwriting subs.....   |            | 858,000    |  |            | 795,000    |  |            | 837,000    |  |            | 988,000    |  |            | 594,000    |  | -3.81          | 7.92   |
| Life insurance assets.....                       |            | 18,532,000 |  |            | 18,275,000 |  |            | 18,411,000 |  |            | 17,907,000 |  |            | 17,357,000 |  | 0.11           | 1.41   |

|  | 09/30/2015 |             |     | 09/30/2014 |        |             | 12/31/2014 |        |     | 12/31/2013  |        |     | 12/31/2012 |             |     |     |        |             |
|--|------------|-------------|-----|------------|--------|-------------|------------|--------|-----|-------------|--------|-----|------------|-------------|-----|-----|--------|-------------|
|  | BHC        | Peer 1      | Pct | BHC        | Peer 1 | Pct         | BHC        | Peer 1 | Pct | BHC         | Peer 1 | Pct | BHC        | Peer 1      | Pct | BHC | Peer 1 | Pct         |
| ANALYSIS RATIOS:                                 |            |             |     |            |        |             |            |        |     |             |        |     |            |             |     |     |        |             |
| Ins underwriting assets / Consol assets .....    | 0.15       | 0.10        | 87  | 0.16       | 0.05   | 89          | 0.16       | 0.05   | 89  | 0.19        | 0.08   | 87  | 0.20       | 0.15        | 84  |     |        |             |
| Ins under assets (P/C) / Tot ins und asts .....  | 24.77      | 54.54       | 36  | 24.33      | 55.41  | 33          | 23.53      | 55.18  | 36  | 25.65       | 54.12  | 34  | 25.65      | 48.49       | 47  |     |        |             |
| Ins under assets (L/H) / Tot ins und asts .....  | 75.23      | 45.46       | 63  | 75.67      | 44.59  | 66          | 76.47      | 44.82  | 63  | 74.35       | 45.88  | 65  | 74.35      | 51.51       | 52  |     |        |             |
| Sep acct assets (L/H) / Total life asts .....    | 96.45      | 2.33        | 96  | 96.44      | 1.30   | 95          | 96.73      | 1.23   | 95  | 96.07       | 2.28   | 95  | 96.29      | 3.94        | 96  |     |        |             |
| Ins activities revenue / Adj oper inc .....      | 0.02       | 0.93        | 27  | 0.05       | 0.79   | 30          | 0.05       | 0.79   | 29  | 0.27        | 0.96   | 50  | 0.46       | 1.11        | 59  |     |        |             |
| Premium inc / Ins activities revenue .....       | 23.53      | 10.35       | 80  | 39.39      | 8.06   | 88          | 41.30      | 8.34   | 88  | 86.89       | 11.57  | 92  | 93.92      | 13.39       | 93  |     |        |             |
| Credit rel prem inc / Tot prem inc .....         | 425        | 56.74       | 96  | 215.38     | 65.49  | 96          | 210.53     | 65.25  | 96  | 25.43       | 57.99  | 39  | 17.99      | 53.80       | 43  |     |        |             |
| Other prem inc / Total prem inc .....            | -325       | 43.26       | 3   | -115.38    | 34.51  | 3           | -110.53    | 34.75  | 3   | 74.57       | 42.01  | 60  | 82.01      | 46.20       | 56  |     |        |             |
| Ins under net income / Consol net income .....   | -0.32      | 0.16        | 1   | -0.27      | 0.17   | 2           | -0.26      | 0.17   | 2   | 0.18        | 0.25   | 79  | 0.44       | 0.29        | 84  |     |        |             |
| Ins net inc (P/C) / Equity (P/C).....            | -9.44      | 3.84        | 17  | -7.68      | 5.35   | 4           | -7.29      | 5.38   | 4   | 1.93        | 7.64   | 38  | 12.48      | 5.23        | 76  |     |        |             |
| Ins net inc (L/H) / Equity (L/H) .....           | 2.21       | 3.59        | 45  | 2.63       | 6.33   | 52          | 3.31       | 8.34   | 56  | 12          | 5.80   | 79  | 10.74      | 5.92        | 74  |     |        |             |
| Insur ben, losses, exp / Insur premiums.....     | 1,050      | 235.76      | 90  | 315.38     | 211.04 | 74          | 252.63     | 229.08 | 62  | 62.50       | 134.22 | 32  | 59.95      | 176.23      | 21  |     |        |             |
| Reinsurance recov (P/C) / Tot assets (P/C).....  | 5.88       | 1.25        | 89  | 5.69       | 0.97   | 88          | 6.22       | 1      | 91  | 6.36        | 2      | 84  | 0.00       | 1.84        | 32  |     |        |             |
| Reinsurance recov (L/H) / Tot assets (L/H) ..... | 0.00       | 0.54        | 34  | 0.00       | 0.67   | 36          | 0.00       | 0.03   | 39  | 0.00        | 0.27   | 35  | 0.00       | 0.29        | 33  |     |        |             |
| Net assets ins under subs / Cons assets .....    | 0.04       | 0.00        | 90  | 0.03       | 0.00   | 89          | 0.03       | 0.01   | 89  | 0.04        | 0.00   | 90  | 0.03       | 0.01        | 89  |     |        |             |
| Life insurance assets / Tier 1 cap + ALLL.....   | 8.71       | 9.18        | 51  | 9.20       | 9.72   | 50          | 9.18       | 9.85   | 50  | 9.84        | 10.25  | 51  | 9.54       | 10.25       | 51  |     |        |             |
| BROKER-DEALER ACTIVITIES                         |            |             |     |            |        |             |            |        |     |             |        |     |            |             |     |     |        |             |
| Net assets of broker-dealer subs (\$000) .....   |            | 352,292,000 |     |            |        | 363,100,000 |            |        |     | 360,730,000 |        |     |            | 338,674,000 |     |     |        | 471,316,000 |
| Net assets broker-dealer subs / Cons asts.....   | 14.57      | 0.50        | 94  | 14.37      | 0.56   | 94          | 14.02      | 0.54   | 94  | 14.02       | 0.42   | 94  | 19.98      | 0.40        | 95  |     |        |             |

BHC Name JPMORGAN CHASE & CO.  
 RSSD Number 1039502  
 City/State NEW YORK, NY FR Dist: 2 Peer: 1

FR BHCP  
 Page 16

## Foreign Activities

|   | 09/30/2015 |             |      | 09/30/2014 |             |      | 12/31/2014 |             |      | 12/31/2013 |             |      | 12/31/2012 |             |      |    |
|---|------------|-------------|------|------------|-------------|------|------------|-------------|------|------------|-------------|------|------------|-------------|------|----|
| FOREIGN ACTIVITIES: (\$000)                 |            |             |      |            |             |      |            |             |      |            |             |      |            |             |      |    |
| Total foreign loans and leases.....         |            | 93,250,000  |      |            | 106,142,000 |      |            | 99,985,000  |      |            | 112,246,000 |      |            | 112,980,000 |      |    |
| Real estate loans .....                     |            | 2,883,000   |      |            | 3,377,000   |      |            | 3,285,000   |      |            | 3,497,000   |      |            | 2,295,000   |      |    |
| Commercial and industrial loans.....        |            | 30,884,000  |      |            | 35,900,000  |      |            | 33,401,000  |      |            | 33,302,000  |      |            | 36,826,000  |      |    |
| Loans to dep inst & other banks accept..... |            | 12,546,000  |      |            | 15,033,000  |      |            | 15,655,000  |      |            | 18,933,000  |      |            | 20,891,000  |      |    |
| Loans to foreign govts and inst.....        |            | 1,030,000   |      |            | 999,000     |      |            | 972,000     |      |            | 1,031,000   |      |            | 115,000     |      |    |
| Loans to individuals .....                  |            | 1,348,000   |      |            | 1,970,000   |      |            | 1,888,000   |      |            | 2,380,000   |      |            | 2,612,000   |      |    |
| Agricultural loans .....                    |            | 394,000     |      |            | 182,000     |      |            | 144,000     |      |            | 223,000     |      |            | 341,000     |      |    |
| Other foreign loans .....                   |            | 44,165,000  |      |            | 48,681,000  |      |            | 44,640,000  |      |            | 52,880,000  |      |            | 49,864,000  |      |    |
| Lease financing receivables .....           |            | 0           |      |            | 0           |      |            | 0           |      |            | 0           |      |            | 36,000      |      |    |
| Debt securities.....                        |            | 63,527,000  |      |            | 86,105,000  |      |            | 81,751,000  |      |            | 88,973,000  |      |            | 116,819,000 |      |    |
| Interest-bearing bank balances.....         |            | 40,665,000  |      |            | 31,041,000  |      |            | 39,503,000  |      |            | 39,344,000  |      |            | 33,268,000  |      |    |
| Total selected foreign assets .....         |            | 197,442,000 |      |            | 223,288,000 |      |            | 221,239,000 |      |            | 240,563,000 |      |            | 263,067,000 |      |    |
| Total foreign deposits.....                 |            | 244,108,000 |      |            | 274,872,000 |      |            | 282,519,000 |      |            | 271,510,000 |      |            | 261,167,000 |      |    |
| Interest-bearing deposits .....             |            | 223,934,000 |      |            | 255,738,000 |      |            | 263,441,000 |      |            | 253,899,000 |      |            | 243,322,000 |      |    |
| Non-interest-bearing deposits.....          |            | 20,174,000  |      |            | 19,134,000  |      |            | 19,078,000  |      |            | 17,611,000  |      |            | 17,845,000  |      |    |
| ANALYSIS RATIOS:                            | BHC        | Peer_1      | Pct  |    |
| Yield: Foreign loans .....                  | 1.99       | 1           | 79   | 2.01       | 1.21        | 70   | 2.02       | 1.18        | 72   | 2.09       | 1.62        | 65   | 2.61       | 2.25        | 67   |    |
| Cost: Interest-bearing deposits.....        | 0.21       | 0.33        | 48   | 0.35       | 0.27        | 77   | 0.33       | 0.28        | 72   | 0.42       | 0.37        | 71   | 0.55       | 0.46        | 78   |    |
| NET LOSSES AS % OF FOREIGN LNS BY TYPE:     |            |             |      |            |             |      |            |             |      |            |             |      |            |             |      |    |
| Real estate loans .....                     |            | 4.73        |      |            | 0.16        | 0.27 | 25         | 0.12        | 0.27 | 20         | 0.31        | 1.65 | 28         | 0.26        | 3.40 | 44 |
| Commercial and industrial loans.....        |            | 0.02        | 0.34 | 20         | 0.07        | 0.22 | 35         | 0.05        | 0.23 | 33         |             | 9.35 |            |             | 0.50 |    |
| Foreign governments and inst .....          |            | 0.00        | 0.00 | 52         | 0.00        | 0.00 | 50         | 0.00        | 0.00 | 50         | 0.00        | 0.00 | 50         | 0.00        | 0.00 | 50 |
| GROWTH RATES:                               |            |             |      |            |             |      |            |             |      |            |             |      |            |             |      |    |
| Net loans and leases.....                   | -12.15     | 3.93        | 30   | -9.35      | 43.43       | 17   | -10.92     | 36          | 17   | -0.65      | 20.07       | 35   | 18.61      | 15.08       | 67   |    |
| Total selected assets .....                 | -11.58     | 6.14        | 24   | -6.29      | 74.29       | 21   | -8.03      | 86.14       | 23   | -8.55      | 14.99       | 28   | 15.87      | 18.65       | 61   |    |
| Deposits.....                               | -11.19     | -7.70       | 40   | -0.46      | -8.17       | 52   | 4.05       | -5.47       | 68   | 3.96       | 3.16        | 54   | -5.47      | -6.60       | 43   |    |

**Servicing, Securitization and Asset Sale Activities—Part 1**

|   | 09/30/2015  | 06/30/2015  | 03/31/2015  | 12/31/2014  | 09/30/2014  | Percent Change |
|---|-------------|-------------|-------------|-------------|-------------|----------------|
|   |             |             |             |             |             | 1-qtr          |
|   |             |             |             |             |             | 1-yr           |
| <b>ACTIVITY: (\$000)</b>                          |             |             |             |             |             |                |
| Securitization activities .....                   | 264,836,000 | 272,314,000 | 310,115,000 | 320,282,000 | 324,504,000 | -2.75 -18.39   |
| 1-4 family residential loans .....                | 211,984,000 | 217,988,000 | 239,331,000 | 247,001,000 | 252,376,000 | -2.75 -16      |
| Home equity lines .....                           | 150,000     | 120,000     | 125,000     | 178,000     | 186,000     | 25 -19.35      |
| Credit card receivables .....                     | 0           | 0           | 0           | 0           | 0           |                |
| Auto loans .....                                  | 0           | 0           | 0           | 0           | 0           |                |
| Commercial and industrial loans .....             | 0           | 0           | 0           | 0           | 0           |                |
| All other loans and leases .....                  | 52,702,000  | 54,206,000  | 70,659,000  | 73,103,000  | 71,942,000  | -2.77 -26.74   |
| Retained interest-only strips .....               | 0           | 0           | 0           | 0           | 0           |                |
| 1-4 family residential loans .....                | 0           | 0           | 0           | 0           | 0           |                |
| Home equity lines .....                           | 0           | 0           | 0           | 0           | 0           |                |
| Credit card receivables .....                     | 0           | 0           | 0           | 0           | 0           |                |
| Auto loans .....                                  | 0           | 0           | 0           | 0           | 0           |                |
| Commercial and industrial loans .....             | 0           | 0           | 0           | 0           | 0           |                |
| All other loans and leases .....                  | 0           | 0           | 0           | 0           | 0           |                |
| Retained credit enhancements .....                | 7,081,000   | 7,120,000   | 8,228,000   | 9,214,000   | 9,138,000   | -0.55 -22.51   |
| 1-4 family residential loans .....                | 727,000     | 865,000     | 1,000,000   | 594,000     | 439,000     | -15.95 65.60   |
| Home equity lines .....                           | 12,000      | 2,000       | 3,000       | 24,000      | 24,000      | 500 -50        |
| Credit card receivables .....                     | 0           | 0           | 0           | 0           | 0           |                |
| Auto loans .....                                  | 0           | 0           | 0           | 0           | 0           |                |
| Commercial and industrial loans .....             | 0           | 0           | 0           | 0           | 0           |                |
| All other loans and leases .....                  | 6,342,000   | 6,253,000   | 7,225,000   | 8,596,000   | 8,675,000   | 1.42 -26.89    |
| Total retained credit exposure .....              | 7,081,000   | 7,120,000   | 8,228,000   | 9,214,000   | 9,138,000   | -0.55 -22.51   |
| Unused commit to provide liq (servicer adv) ..... | 37,000      | 38,000      | 0           | 0           | 0           | -2.63          |
| Seller's interest in securities & loans .....     | 0           | 0           | 0           | 0           | 0           |                |
| Home equity lines .....                           | 0           | 0           | 0           | 0           | 0           |                |
| Credit card receivables .....                     | 0           | 0           | 0           | 0           | 0           |                |
| Commercial and industrial loans .....             | 0           | 0           | 0           | 0           | 0           |                |
| Asset-backed commercial paper conduits .....      | 28,472,000  | 28,938,000  | 29,300,000  | 30,225,000  | 26,963,000  | -1.61 5.60     |
| Cr exp from conduits by bank or oth inst .....    | 9,829,000   | 10,014,000  | 9,531,000   | 9,708,000   | 7,897,000   | -1.85 24.46    |
| Liq commit from conduits by bank or oth .....     | 18,643,000  | 18,924,000  | 19,769,000  | 20,517,000  | 19,066,000  | -1.48 -2.22    |

|  | 09/30/2015 | 06/30/2015 | 03/31/2015 | 12/31/2014 | 09/30/2014 |
|--|------------|------------|------------|------------|------------|
| <b>ACTIVITY % OF TOTAL ASSETS:</b>   |            |            |            |            |            |
| Securitization activities .....  | 10.96      | 11.12      | 12.03      | 12.45      | 12.84      |
| 1-4 family residential loans .....   | 8.77       | 8.90       | 9.29       | 9.60       | 9.99       |
| Home equity lines .....  | 0.01       | 0.00       | 0.00       | 0.01       | 0.01       |
| Credit card receivables .....  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Auto loans .....   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Commercial and Industrial loans .....  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| All other loans and leases .....   | 2.18       | 2.21       | 2.74       | 2.84       | 2.85       |
| Asset-backed commercial paper conduits .....   | 1.18       | 1.18       | 1.14       | 1.17       | 1.07       |
| Cr exp, conduits by bank or oth inst .....   | 0.41       | 0.41       | 0.37       | 0.38       | 0.31       |
| Liq commit, conduits by bank or oth .....  | 0.77       | 0.77       | 0.77       | 0.80       | 0.75       |
| <b>PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):</b> |            |            |            |            |            |
| 1-4 family residential loans .....   | 36.70      | 36.07      | 36.36      | 35.76      | 36.15      |
| Home equity lines .....  | 5.11       | 5.32       | 5.45       | 5.58       | 5.79       |
| Credit card receivables .....  | 10.74      | 10.72      | 10.38      | 10.87      | 10.54      |
| Auto loans and other consumer loans .....  | 6.07       | 6.04       | 5.88       | 5.84       | 5.83       |
| Commercial and industrial loans .....  | 12.49      | 12.92      | 12.21      | 11.95      | 12.01      |
| All other loans and leases .....   | 28.88      | 28.94      | 29.73      | 30         | 29.68      |

**Servicing, Securitization and Asset Sale Activities—Part 2**

|  | 09/30/2015 | 06/30/2015 | 03/31/2015 | 12/31/2014 | 09/30/2014 |                |
|--|------------|------------|------------|------------|------------|----------------|
|  |            |            |            |            |            | Percent Change |
|  |            |            |            |            |            | 1-qtr          |
| PCT TOT SECURITIZATION ACTIVITIES              |            |            |            |            |            |                |
| BY TYPE:                                       |            |            |            |            |            |                |
| Retained interest-only strips .....            | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| 1-4 family residential loans .....             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Home equity lines .....                        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Credit card receivables .....                  |            |            |            |            |            |                |
| Auto loans .....                               |            |            |            |            |            |                |
| Commercial and industrial loans .....          |            |            |            |            |            |                |
| All other loans and leases .....               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Retained credit enhancements .....             | 2.67       | 2.61       | 2.65       | 2.88       | 2.82       |                |
| 1-4 family residential loans .....             | 0.34       | 0.40       | 0.42       | 0.24       | 0.17       |                |
| Home equity lines .....                        | 8          | 1.67       | 2.40       | 13.48      | 12.90      |                |
| Credit card receivables .....                  |            |            |            |            |            |                |
| Auto loans .....                               |            |            |            |            |            |                |
| Commercial and industrial loans .....          |            |            |            |            |            |                |
| All other loans and leases .....               | 12.03      | 11.54      | 10.23      | 11.76      | 12.06      |                |
| Unused commit to prov liq (servicer adv) ..... | 0.01       | 0.01       | 0.00       | 0.00       | 0.00       |                |
| Seller's interest in securities & loans .....  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Home equity lines .....                        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Credit card receivables .....                  |            |            |            |            |            |                |
| Commercial and industrial loans .....          |            |            |            |            |            |                |
| PERCENT OF TIER 1 CAPITAL:                     |            |            |            |            |            |                |
| Total retained credit exposure .....           | 3.55       | 3.66       | 4.36       | 4.95       | 4.97       |                |
| Retained interest-only strips .....            | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |                |
| Retained credit enhancements .....             | 3.55       | 3.66       | 4.36       | 4.95       | 4.97       |                |
| Tot ret cr exp & asset sale credit exp .....   | 15.58      | 17.43      | 19.30      | 19.32      | 19.20      |                |
| (\$000)  | 09/30/2015 | 06/30/2015 | 03/31/2015 | 12/31/2014 | 09/30/2014 | Percent Change |
| 30-89 DAYS PD SECURITIZED ASSETS:              |            |            |            |            |            |                |
| 1-4 family residential loans .....             | 6,213,000  | 5,908,000  | 6,237,000  | 7,442,000  | 7,470,000  | 5.16 -16.83    |
| Home equity lines .....                        | 6,000      | 5,000      | 4,000      | 6,000      | 6,000      | 20 0.00        |
| Credit card receivables .....                  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....          | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases .....               | 392,000    | 317,000    | 375,000    | 369,000    | 446,000    | 23.66 -12.11   |
| Total 30-89 days PD securitized assets .....   | 6,611,000  | 6,230,000  | 6,616,000  | 7,817,000  | 7,922,000  | 6.12 -16.55    |
| 90 DAYS+ PD SECURITIZED ASSETS: (\$000)        |            |            |            |            |            |                |
| 1-4 family residential loans .....             | 14,382,000 | 15,484,000 | 16,320,000 | 17,485,000 | 18,159,000 | -7.12 -20.80   |
| Home equity lines .....                        | 9,000      | 7,000      | 8,000      | 10,000     | 10,000     | 28.57 -10      |
| Credit card receivables .....                  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....          | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases .....               | 738,000    | 537,000    | 768,000    | 955,000    | 800,000    | 37.43 -7.75    |
| Total 90 days+ PD securitized assets .....     | 15,129,000 | 16,028,000 | 17,096,000 | 18,450,000 | 18,969,000 | -5.61 -20.24   |
| Total past due securitized assets .....        | 21,740,000 | 22,258,000 | 23,712,000 | 26,267,000 | 26,891,000 | -2.33 -19.16   |
| NET LOSSES ON SECURITIZED ASSETS: (\$000)      |            |            |            |            |            |                |
| 1-4 family residential loans .....             | 2,641,000  | 1,725,000  | 798,000    | 4,021,000  | 3,163,000  | 53.10 -16.50   |
| Home equity lines .....                        | 4,000      | 3,000      | 2,000      | 6,000      | 5,000      | 33.33 -20      |
| Credit card receivables .....                  | 0          | 0          | 0          | 0          | 0          |                |
| Auto loans .....                               | 0          | 0          | 0          | 0          | 0          |                |
| Commercial and industrial loans .....          | 0          | 0          | 0          | 0          | 0          |                |
| All other loans and leases .....               | 228,000    | 85,000     | 53,000     | 806,000    | 690,000    | 168.24 -66.96  |
| Total net losses on securitized assets .....   | 2,873,000  | 1,813,000  | 853,000    | 4,833,000  | 3,858,000  | 58.47 -25.53   |

BHC Name JPMORGAN CHASE & CO.RSSD Number 1039502City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR  
Page 19**Servicing, Securitization and Asset Sale Activities—Part 3**

|  | 09/30/2015  | 06/30/2015  | 03/31/2015  | 12/31/2014  | 09/30/2014  |
|--|-------------|-------------|-------------|-------------|-------------|
| <b>30–89 DAYS PD SEC ASSETS % OF TYPE:</b>       |             |             |             |             |             |
| 1–4 family residential loans .....               | 2.93        | 2.71        | 2.61        | 3.01        | 2.96        |
| Home equity lines .....                          | 4           | 4.17        | 3.20        | 3.37        | 3.23        |
| Credit card receivables .....                    |             |             |             |             |             |
| Auto loans .....                                 |             |             |             |             |             |
| Commercial and industrial loans .....            |             |             |             |             |             |
| All other loans and leases .....                 | 0.74        | 0.58        | 0.53        | 0.50        | 0.62        |
| Total 30–89 days PD securitized assets.....      | 2.50        | 2.29        | 2.13        | 2.44        | 2.44        |
| <b>90+ DAYS PD SEC ASSETS % OF TYPE:</b>         |             |             |             |             |             |
| 1–4 family residential loans .....               | 6.78        | 7.10        | 6.82        | 7.08        | 7.20        |
| Home equity lines .....                          | 6           | 5.83        | 6.40        | 5.62        | 5.38        |
| Credit card receivables .....                    |             |             |             |             |             |
| Auto loans .....                                 |             |             |             |             |             |
| Commercial and industrial loans .....            |             |             |             |             |             |
| All other loans and leases .....                 | 1.40        | 0.99        | 1.09        | 1.31        | 1.11        |
| Total 90+ days PD securitized assets.....        | 5.71        | 5.89        | 5.51        | 5.76        | 5.85        |
| <b>TOTAL PD SEC ASSETS % OF SEC ASSETS .....</b> | <b>8.21</b> | <b>8.17</b> | <b>7.65</b> | <b>8.20</b> | <b>8.29</b> |
| <b>NET LOSS ON SEC ASSETS % OF TYPE:</b>         |             |             |             |             |             |
| 1–4 family residential loans .....               | 1.66        | 1.58        | 1.33        | 1.63        | 1.67        |
| Home equity lines .....                          | 3.56        | 5           | 6.40        | 3.37        | 3.58        |
| Credit card receivables .....                    |             |             |             |             |             |
| Auto loans .....                                 |             |             |             |             |             |
| Commercial and industrial loans .....            |             |             |             |             |             |
| All other loans and leases .....                 | 0.58        | 0.31        | 0.30        | 1.10        | 1.28        |
| Total net losses on sec assets.....              | 1.45        | 1.33        | 1.10        | 1.51        | 1.59        |
| <b>30–89 DAYS PD MANAGED ASSETS % OF TYPE:</b>   |             |             |             |             |             |
| 1–4 family residential loans .....               | 2.49        | 2.44        | 2.48        | 2.90        | 2.88        |
| Home equity lines .....                          | 0.94        | 0.88        | 0.89        | 1.03        | 0.99        |
| Credit card receivables .....                    | 0.74        | 0.65        | 0.68        | 0.72        | 0.77        |
| Commercial and industrial loans .....            | 0.25        | 0.21        | 0.35        | 0.54        | 0.52        |
| All other loans and leases .....                 | 0.72        | 0.67        | 0.62        | 0.79        | 0.71        |
| Total managed loans PD 30–89 days.....           | 1.33        | 1.26        | 1.28        | 1.52        | 1.49        |
| <b>90+ DAYS PD MANAGED ASSETS % OF TYPE:</b>     |             |             |             |             |             |
| 1–4 family residential loans .....               | 4.85        | 5.36        | 5.68        | 6.11        | 6.29        |
| Home equity lines .....                          | 1.25        | 1.28        | 1.31        | 1.29        | 1.16        |
| Credit card receivables .....                    | 0.65        | 0.63        | 0.72        | 0.69        | 0.68        |
| Commercial and industrial loans .....            | 0.07        | 0.07        | 0.05        | 0.06        | 0.05        |
| All other loans and leases .....                 | 0.30        | 0.24        | 0.31        | 0.36        | 0.32        |
| Total managed loans PD 90+ days.....             | 2.03        | 2.16        | 2.33        | 2.47        | 2.53        |
| <b>TOTAL PAST DUE MANAGED ASSETS .....</b>       | <b>3.35</b> | <b>3.42</b> | <b>3.61</b> | <b>3.99</b> | <b>4.02</b> |
| <b>NET LOSSES ON MANAGED ASSETS % OF TYPE:</b>   |             |             |             |             |             |
| 1–4 family residential loans .....               | 0.90        | 0.92        | 0.84        | 1.05        | 1.09        |
| Home equity lines .....                          | 0.44        | 0.44        | 0.46        | 0.61        | 0.66        |
| Credit card receivables .....                    | 2.48        | 2.54        | 2.58        | 2.65        | 2.75        |
| Commercial and industrial loans .....            | 0.21        | 0.21        | 0.22        | 0.27        | 0.26        |
| All other loans and leases .....                 | 0.22        | 0.17        | 0.19        | 0.39        | 0.41        |
| <b>NET LOSSES ON MANAGED ASSETS .....</b>        | <b>0.72</b> | <b>0.71</b> | <b>0.69</b> | <b>0.87</b> | <b>0.90</b> |

**Parent Company Income Statement**

|  | 09/30/2015 | 09/30/2014 | 12/31/2014 | 12/31/2013 | 12/31/2012 | Percent Change |          |
|--|------------|------------|------------|------------|------------|----------------|----------|
|  |            |            |            |            |            | 1-yr           | 5-yr     |
| <b>OPERATING INCOME: (\$000)</b>         |            |            |            |            |            |                |          |
| Income from bank subsidiaries.....       | 7,295,000  | 927,000    | 1,049,000  | 1,932,000  | 3,685,000  | 686.95         | 3.67     |
| Dividends .....                          | 6,000,000  | 0          | 0          | 1,000,000  | 2,000,000  | -0.89          |          |
| Interest.....                            | 224,000    | 195,000    | 263,000    | 614,000    | 827,000    | 14.87          | -58.13   |
| Management and service fees.....         | 564,000    | 526,000    | 713,000    | 551,000    | 572,000    | 7.22           | 25.89    |
| Other income .....                       | 507,000    | 206,000    | 73,000     | -233,000   | 286,000    | 146.12         |          |
| Income from nonbank subsidiaries.....    | 905,000    | 11,414,000 | 15,560,000 | 3,083,000  | 3,393,000  | -92.07         | -8.68    |
| Dividends .....                          | 3,727,000  | 9,562,000  | 14,716,000 | 876,000    | 1,972,000  | -61.02         | 551.57   |
| Interest.....                            | 80,000     | 85,000     | 116,000    | 142,000    | 214,000    | -5.88          | -55.56   |
| Management and service fees.....         | 505,000    | 520,000    | 676,000    | 650,000    | 578,000    | -2.88          | 118.61   |
| Other income .....                       | -3,407,000 | 1,247,000  | 52,000     | 1,415,000  | 629,000    |                |          |
| Income from subsidiary BHCs.....         | 2,071,000  | 0          | 0          | 175,000    | 2,909,000  |                | 207,000  |
| Dividends .....                          | 2,071,000  | 0          | 0          | 175,000    | 2,828,000  |                |          |
| Interest.....                            | 0          | 0          | 0          | 0          | 0          |                |          |
| Management and service fees.....         | 0          | 0          | 0          | 0          | 0          |                |          |
| Other income .....                       | 0          | 0          | 0          | 0          | 81,000     |                | -100     |
| Total income from subsidiaries.....      | 10,271,000 | 12,341,000 | 16,609,000 | 5,190,000  | 9,987,000  | -16.77         | 27.92    |
| Securities gains (losses).....           | 0          | 0          | 7,000      | -1,000     | 54,000     |                | -100     |
| Other operating income.....              | 3,499,000  | -640,000   | 968,000    | -763,000   | 1,044,000  |                | 1,220.38 |
| Total operating income.....              | 13,770,000 | 11,701,000 | 17,584,000 | 4,426,000  | 11,085,000 | 17.68          | 65.62    |
| <b>OPERATING EXPENSES: (\$000)</b>       |            |            |            |            |            |                |          |
| Personnel expenses.....                  | 251,000    | -225,000   | -253,000   | 332,000    | 370,000    |                | -5.28    |
| Interest expense.....                    | 2,732,000  | 2,751,000  | 3,645,000  | 4,031,000  | 4,679,000  | -0.69          | 1.04     |
| Other expenses .....                     | 1,779,000  | 1,654,000  | 2,128,000  | 9,871,000  | 2,995,000  | 7.56           | 34.16    |
| Provision for loan and lease losses..... | 20,000     | -12,000    | -12,000    | 15,000     | 96,000     |                |          |
| Total operating expenses.....            | 4,782,000  | 4,168,000  | 5,508,000  | 14,249,000 | 8,140,000  | 14.73          | 14.90    |
| Income (loss) before taxes.....          | 8,988,000  | 7,533,000  | 12,076,000 | -9,823,000 | 2,945,000  | 19.32          | 116.47   |
| Applicable income taxes (credit).....    | -1,122,000 | -656,000   | -1,430,000 | -4,301,000 | -1,665,000 |                |          |
| Extraordinary items.....                 | 0          | 0          | 0          | 0          | 0          |                |          |
| Income before undist inc of subs .....   | 10,110,000 | 8,189,000  | 13,506,000 | -5,522,000 | 4,610,000  | 23.46          | 98.59    |
| Equity in undistributed inc of subs..... | 8,898,000  | 8,642,000  | 8,256,000  | 23,445,000 | 16,674,000 | 2.96           | 19.47    |
| Bank subsidiaries.....                   | 6,634,000  | 11,454,000 | 14,779,000 | 14,439,000 | 11,955,000 | -42.08         | 108.16   |
| Nonbank subsidiaries .....               | 2,245,000  | -4,557,000 | -9,005,000 | 5,398,000  | 4,438,000  |                | -16.48   |
| Subsidiary BHCs.....                     | 19,000     | 1,745,000  | 2,482,000  | 3,608,000  | 281,000    | -98.91         | -98.79   |
| Net income (loss).....                   | 19,008,000 | 16,831,000 | 21,762,000 | 17,923,000 | 21,284,000 | 12.93          | 51.59    |
| <b>MEMORANDA:</b>                        |            |            |            |            |            |                |          |
| Bank net income.....                     | 12,634,000 | 11,454,000 | 14,779,000 | 15,439,000 | 13,955,000 | 10.30          | 36.72    |
| Nonbank net income.....                  | 5,972,000  | 5,005,000  | 5,711,000  | 6,274,000  | 6,410,000  | 19.32          | 83.19    |
| Subsidiary BHCs' net income.....         | 2,090,000  | 1,745,000  | 2,482,000  | 3,783,000  | 3,109,000  | 19.77          | 32.87    |

**Parent Company Balance Sheet**

|                                       | 09/30/2015      |        | % of Total |  | 09/30/2014  |        | % of Total |  | 12/31/2014  |        | % of Total |  | 12/31/2013  |  | 12/31/2012  |  | Percent Change |          |      |
|---------------------------------------|-----------------|--------|------------|--|-------------|--------|------------|--|-------------|--------|------------|--|-------------|--|-------------|--|----------------|----------|------|
|                                       |                 |        |            |  |             |        |            |  |             |        |            |  |             |  |             |  |                | 1-yr     | 5-yr |
|                                       | ASSETS: (\$000) |        |            |  |             |        |            |  |             |        |            |  |             |  |             |  |                |          |      |
| Investment in bank subs.....          | 246,051,000     | 53.71  |            |  | 210,092,000 | 44.41  |            |  | 226,733,000 | 47.02  |            |  | 195,587,000 |  | 189,646,000 |  | 17.12          | 50.43    |      |
| Common and preferred stock.....       | 193,727,000     | 42.29  |            |  | 182,726,000 | 38.62  |            |  | 186,008,000 | 38.57  |            |  | 169,130,000 |  | 146,078,000 |  | 6.02           | 46.23    |      |
| Exc cost over fair value.....         | 17,000          | 0.00   |            |  | 17,000      | 0.00   |            |  | 17,000      | 0.00   |            |  | 17,000      |  | 21,000      |  | 0.00           | -29.17   |      |
| Loans, adv, notes, & bonds.....       | 45,500,000      | 9.93   |            |  | 17,301,000  | 3.66   |            |  | 33,459,000  | 6.94   |            |  | 19,900,000  |  | 33,509,000  |  | 162.99         | 120.19   |      |
| Other receivables.....                | 6,807,000       | 1.49   |            |  | 10,048,000  | 2.12   |            |  | 7,249,000   | 1.50   |            |  | 6,540,000   |  | 10,038,000  |  | -32.26         | -34.52   |      |
| Investment in nonbank subs.....       | 102,716,000     | 22.42  |            |  | 117,950,000 | 24.93  |            |  | 103,236,000 | 21.41  |            |  | 127,195,000 |  | 134,869,000 |  | -12.92         | -18.43   |      |
| Common and preferred stock.....       | 37,395,000      | 8.16   |            |  | 44,985,000  | 9.51   |            |  | 39,844,000  | 8.26   |            |  | 49,999,000  |  | 45,305,000  |  | -16.87         | 3.01     |      |
| Exc cost over fair value.....         | 591,000         | 0.13   |            |  | 931,000     | 0.20   |            |  | 591,000     | 0.12   |            |  | 997,000     |  | 997,000     |  | -36.52         | -45.18   |      |
| Loans, adv, notes, & bonds.....       | 55,072,000      | 12.02  |            |  | 63,468,000  | 13.42  |            |  | 51,262,000  | 10.63  |            |  | 68,468,000  |  | 80,915,000  |  | -13.23         | -35.51   |      |
| Other receivables.....                | 9,658,000       | 2.11   |            |  | 8,566,000   | 1.81   |            |  | 11,539,000  | 2.39   |            |  | 7,731,000   |  | 7,652,000   |  | 12.75          | 206.60   |      |
| Investment in sub BHCs .....          | 29,695,000      | 6.48   |            |  | 30,045,000  | 6.35   |            |  | 30,782,000  | 6.38   |            |  | 27,802,000  |  | 24,200,000  |  | -1.16          | 10.47    |      |
| Common and preferred stock.....       | 29,695,000      | 6.48   |            |  | 30,045,000  | 6.35   |            |  | 30,782,000  | 6.38   |            |  | 27,802,000  |  | 24,198,000  |  | -1.16          | 10.48    |      |
| Exc cost over fair value.....         | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Loans, adv, notes, & bonds.....       | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Other receivables.....                | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 2,000       |  |                | -100     |      |
| ASSETS EXCLUDING INV IN SUBS:         |                 |        |            |  |             |        |            |  |             |        |            |  |             |  |             |  |                |          |      |
| Net loans and leases .....            | 1,973,000       | 0.43   |            |  | 2,349,000   | 0.50   |            |  | 2,260,000   | 0.47   |            |  | 2,829,000   |  | 2,101,000   |  | -16.01         | 12.49    |      |
| Securities .....                      | 3,156,000       | 0.69   |            |  | 13,870,000  | 2.93   |            |  | 3,322,000   | 0.69   |            |  | 15,229,000  |  | 3,541,000   |  | -77.25         | -9.78    |      |
| Sec purchased (rev repos) .....       | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Cash & due fr affil dep inst.....     | 55,653,000      | 12.15  |            |  | 78,774,000  | 16.65  |            |  | 96,051,000  | 19.92  |            |  | 65,061,000  |  | 75,589,000  |  | -29.35         | -46.84   |      |
| Cash & due fr unrel dep inst.....     | 25,000          | 0.01   |            |  | 81,000      | 0.02   |            |  | 43,000      | 0.01   |            |  | 46,000      |  | 149,000     |  | -69.14         | 92.31    |      |
| Premises, furn, fix & equip.....      | 1,000           | 0.00   |            |  | 0           | 0.00   |            |  | 1,000       | 0.00   |            |  | 1,000       |  | 1,000       |  |                | 0.00     |      |
| Intangible assets .....               | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Other assets .....                    | 18,815,000      | 4.11   |            |  | 19,934,000  | 4.21   |            |  | 19,794,000  | 4.10   |            |  | 20,445,000  |  | 19,168,000  |  | -5.61          | -21.77   |      |
| Bal due fr subs & rel inst.....       | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Total assets .....                    | 458,085,000     | 100.00 |            |  | 473,095,000 | 100.00 |            |  | 482,222,000 | 100.00 |            |  | 454,195,000 |  | 449,264,000 |  | -3.17          | 1.71     |      |
| LIABILITIES AND CAPITAL:              |                 |        |            |  |             |        |            |  |             |        |            |  |             |  |             |  |                |          |      |
| Deposits .....                        | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Securities sold (repos) .....         | 0               | 0.00   |            |  | 0           | 0.00   |            |  | 0           | 0.00   |            |  | 0           |  | 0           |  |                |          |      |
| Commercial paper .....                | 0               | 0.00   |            |  | 38,786,000  | 8.20   |            |  | 42,292,000  | 8.77   |            |  | 48,070,000  |  | 55,367,000  |  | -100           | -100     |      |
| Other borrowings 1 yr or less .....   | 29,069,000      | 6.35   |            |  | 27,009,000  | 5.71   |            |  | 27,705,000  | 5.75   |            |  | 30,895,000  |  | 23,567,000  |  | 7.63           | -12.77   |      |
| Borrowings with mat over 1 yr .....   | 136,917,000     | 29.89  |            |  | 127,197,000 | 26.89  |            |  | 130,629,000 | 27.09  |            |  | 118,592,000 |  | 121,556,000 |  | 7.64           | 1.58     |      |
| Subordinated notes and deb .....      | 20,872,000      | 4.56   |            |  | 19,899,000  | 4.21   |            |  | 20,172,000  | 4.18   |            |  | 19,764,000  |  | 19,753,000  |  | 4.89           | -15.15   |      |
| Other liabilities .....               | 11,530,000      | 2.52   |            |  | 11,108,000  | 2.35   |            |  | 11,917,000  | 2.47   |            |  | 11,367,000  |  | 8,208,000   |  | 3.80           | 75.25    |      |
| Bal due to sub & rel inst.....        | 13,969,000      | 3.05   |            |  | 17,819,000  | 3.77   |            |  | 17,442,000  | 3.62   |            |  | 14,329,000  |  | 16,744,000  |  | -21.61         | -63.84   |      |
| Total liabilities .....               | 212,357,000     | 46.36  |            |  | 241,818,000 | 51.11  |            |  | 250,157,000 | 51.88  |            |  | 243,017,000 |  | 245,195,000 |  | -12.18         | -23.21   |      |
| Equity Capital .....                  | 245,728,000     | 53.64  |            |  | 231,277,000 | 48.89  |            |  | 232,065,000 | 48.12  |            |  | 211,178,000 |  | 204,069,000 |  | 6.25           | 41.36    |      |
| Perpetual pfd stk (inc surplus) ..... | 26,068,000      | 5.69   |            |  | 20,063,000  | 4.24   |            |  | 20,063,000  | 4.16   |            |  | 11,158,000  |  | 9,058,000   |  | 29.93          | 234.21   |      |
| Common stock .....                    | 4,105,000       | 0.90   |            |  | 4,105,000   | 0.87   |            |  | 4,105,000   | 0.85   |            |  | 4,105,000   |  | 4,105,000   |  | 0.00           | 0.00     |      |
| Common surplus .....                  | 92,316,000      | 20.15  |            |  | 93,060,000  | 19.67  |            |  | 93,269,000  | 19.34  |            |  | 93,828,000  |  | 94,604,000  |  | -0.80          | -4.77    |      |
| Retained earnings .....               | 143,050,000     | 31.23  |            |  | 127,234,000 | 26.89  |            |  | 130,315,000 | 27.02  |            |  | 115,756,000 |  | 104,223,000 |  | 12.43          | 105.74   |      |
| Accum oth comprehensive inc .....     | 751,000         | 0.16   |            |  | 3,266,000   | 0.69   |            |  | 2,190,000   | 0.45   |            |  | 1,199,000   |  | 4,102,000   |  | -77.01         | -75.74   |      |
| Oth equity capital components .....   | -20,562,000     | -4.49  |            |  | -16,451,000 | -3.48  |            |  | -17,877,000 | -3.71  |            |  | -14,868,000 |  | -12,023,000 |  |                |          |      |
| Total liab and equity capital .....   | 458,085,000     | 100.00 |            |  | 473,095,000 | 100.00 |            |  | 482,222,000 | 100.00 |            |  | 454,195,000 |  | 449,264,000 |  | -3.17          | 1.71     |      |
| MEMORANDA:                            |                 |        |            |  |             |        |            |  |             |        |            |  |             |  |             |  |                |          |      |
| Loans and adv fr bank subs .....      | 5,005,000       | 1.09   |            |  | 6,524,000   | 1.38   |            |  | 5,021,000   | 1.04   |            |  | 1,598,000   |  | 0           |  | -23.28         | 3,424.65 |      |
| Loans and adv fr nonbk subs .....     | 3,919,000       | 0.86   |            |  | 10,817,000  | 2.29   |            |  | 11,989,000  | 2.49   |            |  | 10,867,000  |  | 15,798,000  |  | -63.77         | -89.36   |      |
| NP to subs iss tr prf sec .....       | 3,775,000       | 0.82   |            |  | 5,276,000   | 1.12   |            |  | 5,276,000   | 1.09   |            |  | 5,276,000   |  | 10,328,000  |  | -28.45         | -81.92   |      |
| Loans and adv from sub BHCs .....     | 0               | 0.00   |            |  | 34,000      | 0.01   |            |  | 33,000      | 0.01   |            |  | 28,000      |  | 17,000      |  | -100           | -100     |      |
| Subord & LT debt 1 yr or less .....   | 2,788,000       | 0.61   |            |  | 1,631,000   | 0.34   |            |  | 4,027,000   | 0.84   |            |  | 2,903,000   |  | 3,268,000   |  | 70.94          | 32.32    |      |
| Guar Ins to bks, nonbks, BHCs .....   | 3,879,000       | 0.85   |            |  | 5,622,000   | 1.19   |            |  | 5,558,000   | 1.15   |            |  | 5,683,000   |  | 11,942,000  |  | -31            | -83.90   |      |

**Parent Company Analysis—Part 1**

|  | 09/30/2015 |          |     | 09/30/2014 |          |     | 12/31/2014 |          |     | 12/31/2013 |          |     | 12/31/2012 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer 1   | Pct |
| <b>PROFITABILITY:</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Avg equity capital .....                      | 10.64      | 8.12     | 77  | 10.10      | 8.23     | 73  | 9.68       | 8.23     | 69  | 8.85       | 8.28     | 58  | 11.61      | 7.91     | 82  |
| Bank net inc / Avg eq inv in banks.....                    | 8.87       | 8.24     | 58  | 8.66       | 8.39     | 55  | 8.29       | 8.59     | 51  | 10.02      | 7.90     | 72  | 10.12      | 7.91     | 72  |
| Nonbk net inc / Avg eq inv in nonbanks.....                | 20.36      | 6.79     | 91  | 13.70      | 5.91     | 80  | 12.14      | 6.24     | 74  | 12.93      | 6.01     | 81  | 14.36      | 5.13     | 82  |
| Sub BHCs net inc / Avg eq inv in sub BHCs.....             | 9.09       | 8.97     | 56  | 8.04       | 7.24     | 48  | 8.47       | 7.14     | 61  | 14.59      | 8.78     | 87  | 12.54      | 8.47     | 78  |
| Bank net income / Parent net income.....                   | 66.47      | 71.88    | 29  | 68.05      | 73.81    | 27  | 67.91      | 73.39    | 29  | 86.14      | 69.98    | 37  | 65.57      | 72.74    | 32  |
| Nonbank net income / Parent net income .....               | 31.42      | 9.14     | 84  | 29.74      | 7.49     | 89  | 26.24      | 7.61     | 85  | 35.01      | 12.21    | 82  | 30.12      | 11.07    | 81  |
| Sub BHCs net inc / Parent net income.....                  | 11         | 70.20    | 10  | 10.37      | 78.13    | 12  | 11.41      | 83.54    | 13  | 21.11      | 96.66    | 11  | 14.61      | 82.20    | 13  |
| <b>LEVERAGE:</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital .....                   | 86.42      | 22.25    | 92  | 104.56     | 22.06    | 93  | 107.80     | 21.84    | 94  | 115.08     | 28.43    | 92  | 120.15     | 30.15    | 92  |
| Total debt / Equity capital.....                           | 76.04      | 14.79    | 93  | 92.05      | 14.16    | 93  | 95.14      | 14.14    | 93  | 102.91     | 17.11    | 93  | 107.93     | 18.34    | 92  |
| Tot debt + NP to subs Iss tr pref / Equity capital.....    | 77.58      | 17.20    | 93  | 94.33      | 17.17    | 93  | 97.42      | 17.05    | 93  | 105.41     | 20.42    | 93  | 112.99     | 22.61    | 92  |
| Tot debt + Lns guaranteed for affl / Equity capital .....  | 77.62      | 15.39    | 93  | 94.48      | 14.77    | 93  | 97.54      | 14.75    | 93  | 105.60     | 18.41    | 93  | 113.78     | 20.21    | 92  |
| Total debt / Eq cap – exc over fair value.....             | 76.23      | 14.94    | 93  | 92.43      | 14.29    | 93  | 95.39      | 14.28    | 93  | 103.41     | 17.17    | 93  | 108.47     | 18.44    | 92  |
| Long-term debt / Equity capital .....                      | 64.21      | 12.75    | 93  | 63.60      | 10.65    | 93  | 64.98      | 10.76    | 94  | 65.52      | 12.70    | 92  | 69.25      | 13.81    | 92  |
| Short-term debt / Equity capital .....                     | 11.83      | 2.04     | 90  | 28.45      | 2.21     | 94  | 30.16      | 2.43     | 94  | 37.39      | 2.95     | 94  | 38.68      | 2.47     | 94  |
| Current portion of LT debt / Equity capital .....          | 1.13       | 0.53     | 81  | 0.71       | 0.16     | 89  | 1.74       | 0.33     | 86  | 1.37       | 0.21     | 89  | 1.60       | 0.50     | 85  |
| Exc cost over fair value / Equity capital .....            | 0.25       | 0.09     | 83  | 0.41       | 0.13     | 83  | 0.26       | 0.13     | 83  | 0.48       | 0.10     | 85  | 0.50       | 0.12     | 85  |
| Long-term debt / Consolidated LT debt .....                | 55.34      | 24.84    | 78  | 55.05      | 23.12    | 83  | 54.47      | 23.14    | 83  | 52.84      | 25.26    | 80  | 56.17      | 25.51    | 81  |
| <b>DOUBLE LEVERAGE:</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital .....           | 106.39     | 102      | 71  | 111.86     | 102.60   | 83  | 110.85     | 102.66   | 81  | 117.41     | 104.36   | 84  | 106.14     | 106.52   | 56  |
| Total investment in subs / Equity capital.....             | 154.02     | 109.95   | 92  | 154.83     | 109.12   | 93  | 155.45     | 109.31   | 93  | 166.01     | 113.06   | 93  | 170.88     | 114.89   | 92  |
| Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1 ..... |            |          |     | 109.49     | 98.96    | 85  | 109.75     | 99.18    | 86  | 114.56     | 100.49   | 88  | 101.09     | 101.21   | 58  |
| Total inv in subs / Eq cap, Qual TPS + Oth PS in T1.....   |            |          |     | 151.55     | 105      | 93  | 153.91     | 105.37   | 93  | 161.98     | 107.81   | 94  | 162.74     | 108.80   | 93  |
| <b>DOUBLE LEVERAGE PAYBACK:</b>                            |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity inv in subs – eq cap / Net inc (X).....             | 0.62       | 0.30     | 64  | 1.22       | 0.40     | 77  | 1.16       | 0.40     | 78  | 2.05       | 0.79     | 78  | 0.59       | 1.23     | 53  |
| Equity inv in subs – eq cap / Net inc-div (X).....         | 0.90       | 2.01     | 43  | 1.79       | 2.19     | 59  | 1.73       | 2.30     | 58  | 3.19       | 2.19     | 69  | 0.79       | 3.33     | 28  |
| <b>COVERAGE ANALYSIS:</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Op inc-tax + noncash / Oper exp + div .....                | 138.94     | 144.75   | 57  | 129.53     | 137.03   | 55  | 149.30     | 145.21   | 60  | 57.16      | 173.51   | 14  | 100.74     | 152.89   | 36  |
| Cash fl fr op + noncash + op ex / Op ex + div .....        | 136.47     | 142.64   | 57  | 99.78      | 140.96   | 26  | 138.25     | 149.64   | 51  | 73.11      | 169.33   | 17  | 120.11     | 160.13   | 48  |
| Adj cash fl / Op exp + repaid LT debt + div.....           | -27.70     | 96.37    | 11  | 140.15     | 131.73   | 69  | 171.07     | 129.25   | 74  | 81.92      | 119.87   | 17  | 73.69      | 116.94   | 19  |
| Pretax oper inc + int exp / Int expense .....              | 428.99     | 1,707.33 | 42  | 373.83     | 1,580.38 | 33  | 431.30     | 1,632.11 | 33  | -143.69    | 1,806.84 | 6   | 162.94     | 1,388.83 | 40  |
| Pretax opinc + int exp + tr pref / Int exp + tr .....      | 418.95     | 1,265.58 | 40  | 360.93     | 1,099.93 | 32  | 415.63     | 1,142.02 | 32  | -126.86    | 987.67   | 5   | 153.08     | 868.34   | 37  |
| Div + int from subs / Int exp + div .....                  | 139.63     | 171.54   | 57  | 121.45     | 149.84   | 44  | 139.15     | 160.55   | 50  | 26.94      | 206.18   | 7   | 77.98      | 202.49   | 27  |
| Fees + other inc from subs / Sal + oth exp .....           | -90.20     | 13.53    | 1   | 174.88     | 14.54    | 96  | 80.75      | 13.49    | 91  | 23.36      | 10.57    | 80  | 63.77      | 9.12     | 93  |
| Net inc / Curr part of LT debt + pfd div (X).....          | 4.89       | 31.50    | 27  | 6.93       | 44.75    | 22  | 4.22       | 43.35    | 26  | 4.83       | 52.81    | 22  | 5.44       | 106.19   | 26  |
| <b>OTHER RATIOS:</b>                                       |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets repr in 1 yr / Total assets .....               | 2.25       | 4.17     | 48  | 2.04       | 4.24     | 45  | 1.95       | 4.22     | 42  | 3.60       | 4.03     | 53  | 4.65       | 3.25     | 61  |
| <b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due .....                                    | 0.10       | 0.02     | 89  | 0.21       | 0.02     | 91  | 0.18       | 0.08     | 86  | 0.35       | 0.02     | 95  | 1.34       | 0.09     | 91  |
| Nonaccrual .....   | 0.00       | 7.82     | 32  | 0.00       | 7.80     | 35  | 0.00       | 8.31     | 34  | 0.00       | 4.82     | 35  | 0.00       | 7.11     | 34  |
| Total .....  | 0.10       | 8.28     | 57  | 0.21       | 7.94     | 62  | 0.18       | 8.83     | 60  | 0.35       | 4.86     | 66  | 1.34       | 8.06     | 69  |
| <b>GUARANTEED LOANS AS % OF EQUITY CAPITAL:</b>            |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries .....                                 | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 48  | 0.00       | 0.00     | 48  | 0.00       | 0.00     | 50  | 0.00       | 0.00     | 49  |
| To nonbank subsidiaries .....                              | 1.58       | 0.34     | 89  | 2.43       | 0.48     | 90  | 2.40       | 0.46     | 90  | 2.69       | 0.86     | 87  | 5.85       | 0.89     | 87  |
| To subsidiary BHCs .....                                   | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 49  |
| Total .....  | 1.58       | 0.37     | 89  | 2.43       | 0.56     | 90  | 2.40       | 0.56     | 90  | 2.69       | 0.86     | 87  | 5.85       | 0.89     | 87  |
| <b>AS A PCT OF CONSOLIDATED BHC ASSETS:</b>                |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries .....               | 18.67      | 6.49     | 80  | 19.88      | 3.85     | 88  | 19.37      | 3.86     | 87  | 20.57      | 5.82     | 84  | 23.32      | 8        | 81  |
| Combined thrift assets.....                                | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 50  | 0.00       | 0.00     | 50  | 0.00       | 0.00     | 49  | 0.00       | 0.00     | 48  |
| Combined foreign nonbank sub assets .....                  | 0.97       | 0.55     | 87  | 1.23       | 0.21     | 90  | 1.09       | 0.20     | 90  | 1.28       | 0.49     | 87  | 1.40       | 0.69     | 87  |

BHC Name JPMORGAN CHASE &amp; CO.

FR BHCPR

RSSD Number 1039502

Page 23

City/State NEW YORK, NY FR Dist: 2 Peer: 1

## Parent Company Analysis—Part 2

|   | 09/30/2015 |        |     | 09/30/2014 |        |     | 12/31/2014 |        |     | 12/31/2013 |        |     | 12/31/2012 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer 1 | Pct |
| <b>PAYOUT RATIOS - PARENT:</b>            |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Div paid / Inc before undist inc .....    | 58.70      | 86.67  | 44  | 65.37      | 68.16  | 51  | 53.33      | 69.31  | 50  | 50.95      | 50.95  | 50  | 116.62     | 64.35  | 84  |
| Dividends paid / Net income.....          | 31.22      | 28.97  | 53  | 31.80      | 27.09  | 56  | 33.10      | 27.42  | 57  | 35.65      | 27.33  | 68  | 25.26      | 25.15  | 53  |
| Net income – dividends / Avg equity.....  | 7.32       | 5.41   | 75  | 6.89       | 5.74   | 67  | 6.48       | 5.69   | 65  | 5.70       | 5.85   | 49  | 8.68       | 5.50   | 80  |
| <b>PERCENT OF DIVIDENDS PAID:</b>         |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Dividends from bank subs .....            | 101.10     | 114.42 | 53  | 0.00       | 114.99 | 13  | 0.00       | 119.93 | 12  | 15.65      | 154.49 | 30  | 37.20      | 161    | 38  |
| Dividends from nonbank subs .....         | 62.80      | 8.93   | 89  | 178.63     | 12.13  | 93  | 204.30     | 16.50  | 92  | 13.71      | 49.06  | 73  | 36.68      | 19.39  | 83  |
| Dividends from subsidiary BHCs .....      | 34.89      | 18.86  | 83  | 0.00       | 20.82  | 41  | 0.00       | 19.97  | 41  | 2.74       | 27.64  | 81  | 52.60      | 35.97  | 81  |
| Dividends from all subsidiaries .....     | 198.79     | 189.05 | 64  | 178.63     | 199.15 | 60  | 204.30     | 200.81 | 58  | 32.10      | 319.17 | 10  | 126.49     | 277.66 | 35  |
| <b>PAYOUT RATIOS - SUBSIDIARIES:</b>      |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| <b>PERCENT OF BANK NET INCOME:</b>        |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Dividends from bank subs.....             | 47.49      | 46.25  | 45  | 0.00       | 43.84  | 10  | 0.00       | 46.62  | 8   | 6.48       | 57.12  | 18  | 14.33      | 52.35  | 26  |
| Interest income from bank subs.....       | 1.77       | 0.57   | 86  | 1.70       | 0.74   | 82  | 1.78       | 0.82   | 80  | 3.98       | 0.65   | 89  | 5.93       | 0.67   | 94  |
| Mgt & service fees from bank subs.....    | 4.46       | 2.65   | 81  | 4.59       | 2.95   | 80  | 4.82       | 3.75   | 80  | 3.57       | 2.91   | 81  | 4.10       | 1.99   | 83  |
| Other income from bank subs.....          | 4.01       | 0.01   | 97  | 1.80       | 0.00   | 97  | 0.49       | 0.00   | 96  | -1.51      | 0.00   | 1   | 2.05       | 0.00   | 97  |
| Operating income from bank subs .....     | 57.74      | 54.99  | 53  | 8.09       | 50.87  | 18  | 7.10       | 55.10  | 14  | 12.51      | 66.68  | 15  | 26.41      | 63.78  | 29  |
| <b>PERCENT OF NONBANK NET INCOME:</b>     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Dividends from nonbank subs.....          | 62.41      | 42.15  | 63  | 191.05     | 42.31  | 93  | 257.68     | 46.97  | 95  | 13.96      | 47.06  | 39  | 30.76      | 46.23  | 50  |
| Interest income from nonbank subs.....    | 1.34       | 6.64   | 54  | 1.70       | 4.66   | 61  | 2.03       | 4.33   | 65  | 2.26       | 8.36   | 62  | 3.34       | 8.57   | 64  |
| Mgt & serv fees from nonbank subs .....   | 8.46       | 4.12   | 82  | 10.39      | 2.46   | 85  | 11.84      | 2.10   | 87  | 10.36      | 2.70   | 84  | 9.02       | 4.75   | 82  |
| Other income from nonbank subs.....       | -57.05     | 3.69   | 2   | 24.92      | 1.10   | 92  | 0.91       | 0.43   | 90  | 22.55      | 0.14   | 96  | 9.81       | 0.19   | 95  |
| Operating inc from nonbank subs .....     | 15.15      | 87.19  | 29  | 228.05     | 64.92  | 90  | 272.46     | 67.86  | 92  | 49.14      | 71.58  | 50  | 52.93      | 97.04  | 43  |
| <b>PERCENT OF SUB BHCs' NET INCOME:</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Dividends from subsidiary BHCs .....      | 99.09      | 53.19  | 86  | 0.00       | 49.36  | 14  | 0.00       | 48.92  | 13  | 4.63       | 37.61  | 26  | 90.96      | 49.24  | 76  |
| Interest inc from subsidiary BHCs.....    | 0.00       | 1.51   | 29  | 0.00       | 0.73   | 29  | 0.00       | 0.96   | 30  | 0.00       | 0.22   | 28  | 0.00       | 0.28   | 31  |
| Mgt & serv fees from sub BHCs.....        | 0.00       | 0.81   | 39  | 0.00       | 1.82   | 37  | 0.00       | 0.93   | 41  | 0.00       | 0.91   | 38  | 0.00       | 0.92   | 40  |
| Other income from subsidiary BHCs.....    | 0.00       | 0.00   | 48  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 2.61       | 0.00   | 96  |
| Operating income from sub BHCs .....      | 99.09      | 98.96  | 75  | 0.00       | 72.73  | 6   | 0.00       | 66.14  | 6   | 4.63       | 39.60  | 23  | 93.57      | 51.87  | 73  |
| <b>DEPENDENCE ON SUBSIDIARIES:</b>        |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| <b>PERCENT OF TOTAL OPERATING INCOME:</b> |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Dividends from bank subsidiaries .....    | 43.57      | 47.35  | 43  | 0.00       | 51.55  | 16  | 0.00       | 54.30  | 15  | 22.59      | 48.80  | 42  | 18.04      | 42.98  | 44  |
| Interest income from bank subs.....       | 1.63       | 1.08   | 82  | 1.67       | 1.05   | 82  | 1.50       | 0.78   | 83  | 13.87      | 0.74   | 96  | 7.46       | 1.17   | 89  |
| Mgt & serv fees from bank subs .....      | 4.10       | 2.60   | 81  | 4.50       | 2.45   | 83  | 4.05       | 2.64   | 82  | 12.45      | 1.47   | 92  | 5.16       | 1.48   | 85  |
| Other income from bank subs.....          | 3.68       | 0.05   | 96  | 1.76       | 0.02   | 95  | 0.42       | 0.02   | 93  | -5.26      | 0.02   | 2   | 2.58       | 0.00   | 96  |
| Operating income from bank subs .....     | 52.98      | 59.11  | 39  | 7.92       | 63.38  | 26  | 5.97       | 64.63  | 23  | 43.65      | 58.38  | 38  | 33.24      | 50.87  | 43  |
| Dividends from nonbank subs.....          | 27.07      | 5.44   | 88  | 81.72      | 2.79   | 96  | 83.69      | 3.54   | 96  | 19.79      | 6.52   | 85  | 17.79      | 6.48   | 81  |
| Interest income from nonbank subs.....    | 0.58       | 2.46   | 72  | 0.73       | 1.30   | 73  | 0.66       | 0.91   | 75  | 3.21       | 1.15   | 83  | 1.93       | 2.49   | 79  |
| Mgt & serv fees from nonbank subs .....   | 3.67       | 0.34   | 90  | 4.44       | 0.31   | 91  | 3.84       | 0.29   | 91  | 14.69      | 0.38   | 97  | 5.21       | 0.39   | 93  |
| Other income from nonbank subs.....       | -24.74     | 0.15   | 1   | 10.66      | 0.25   | 94  | 0.30       | 0.13   | 88  | 31.97      | 0.03   | 97  | 5.67       | 0.07   | 97  |
| Operating inc from nonbank subs .....     | 6.57       | 12.70  | 61  | 97.55      | 9.54   | 96  | 88.49      | 8.96   | 95  | 69.66      | 11.47  | 91  | 30.61      | 13.08  | 79  |
| Dividends from subsidiary BHCs .....      | 15.04      | 7.37   | 82  | 0.00       | 8.74   | 40  | 0.00       | 8.65   | 40  | 3.95       | 10.03  | 81  | 25.51      | 10.75  | 81  |
| Interest income from subsidiary BHCs..... | 0.00       | 0.02   | 44  | 0.00       | 0.02   | 43  | 0.00       | 0.02   | 44  | 0.00       | 0.04   | 42  | 0.00       | 0.08   | 42  |
| Mgt & serv fees from sub BHCs.....        | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 46  | 0.00       | 0.00   | 47  | 0.00       | 0.00   | 46  | 0.00       | 0.00   | 46  |
| Other income from subsidiary BHCs.....    | 0.00       | 0.00   | 49  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.00       | 0.00   | 50  | 0.73       | 0.00   | 98  |
| Operating income from sub BHCs .....      | 15.04      | 8.10   | 81  | 0.00       | 9.87   | 37  | 0.00       | 9.52   | 38  | 3.95       | 10.99  | 80  | 26.24      | 12.34  | 79  |
| Loans and adv from subs / St debt .....   | 30.70      | 122.55 | 39  | 26.41      | 212.15 | 43  | 24.35      | 100.26 | 37  | 15.82      | 101.37 | 44  | 20.04      | 188.63 | 31  |
| Loans and adv from subs / Total debt..... | 4.78       | 33.65  | 39  | 8.16       | 31.84  | 39  | 7.72       | 26.79  | 40  | 5.75       | 31.33  | 38  | 7.18       | 28.76  | 36  |